

Figure 1

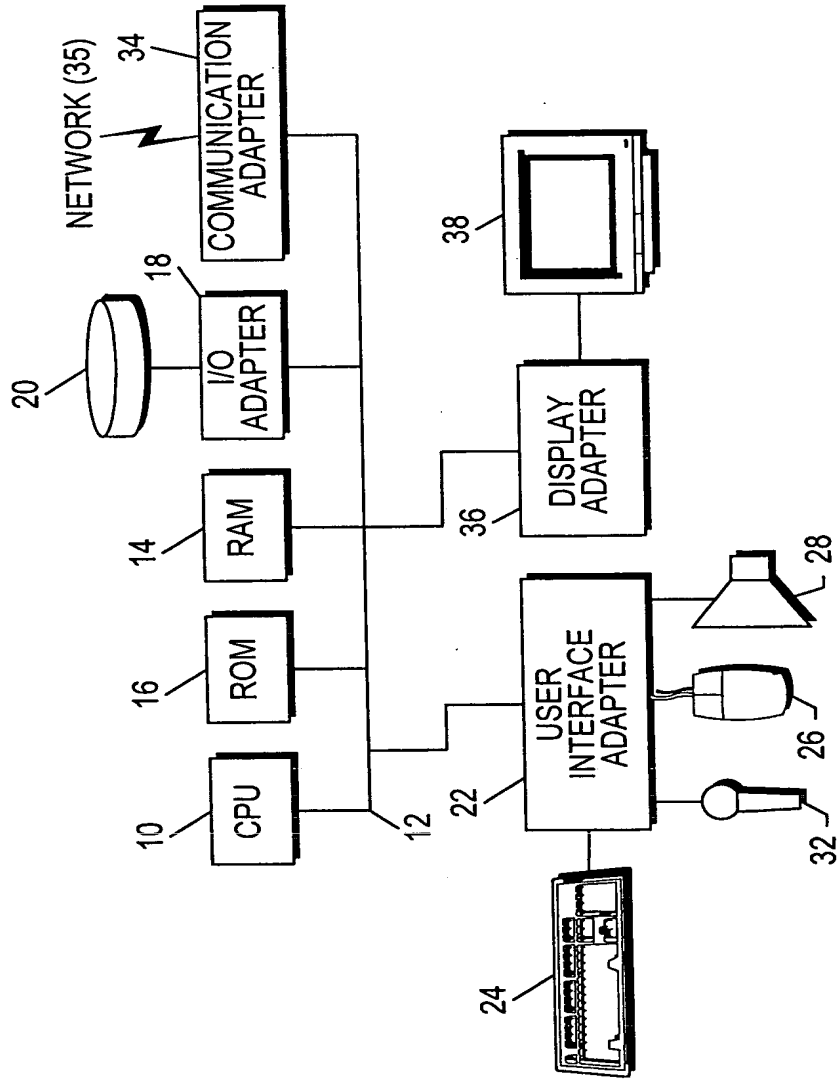


Figure 2

40

UTILIZING A NETWORK TO RECEIVE HISTORICAL POSITIONS OF
ONE OR MORE INVESTMENTS OF A USER

42

OBTAINING A HISTORICAL TIME SERIES FOR EACH OF THE
INVESTMENTS UTILIZING THE NETWORK

44

ANALYZING THE HISTORICAL POSITIONS OF THE INVESTMENTS
OF THE USER BASED ON THE HISTORICAL TIME SERIES TO
GENERATE A HISTORICAL ANALYSIS OF THE INVESTMENTS OF
THE USER

46

TRANSMITTING THE HISTORICAL ANALYSIS TO THE USER
UTILIZING THE NETWORK

48

Figure 3

50

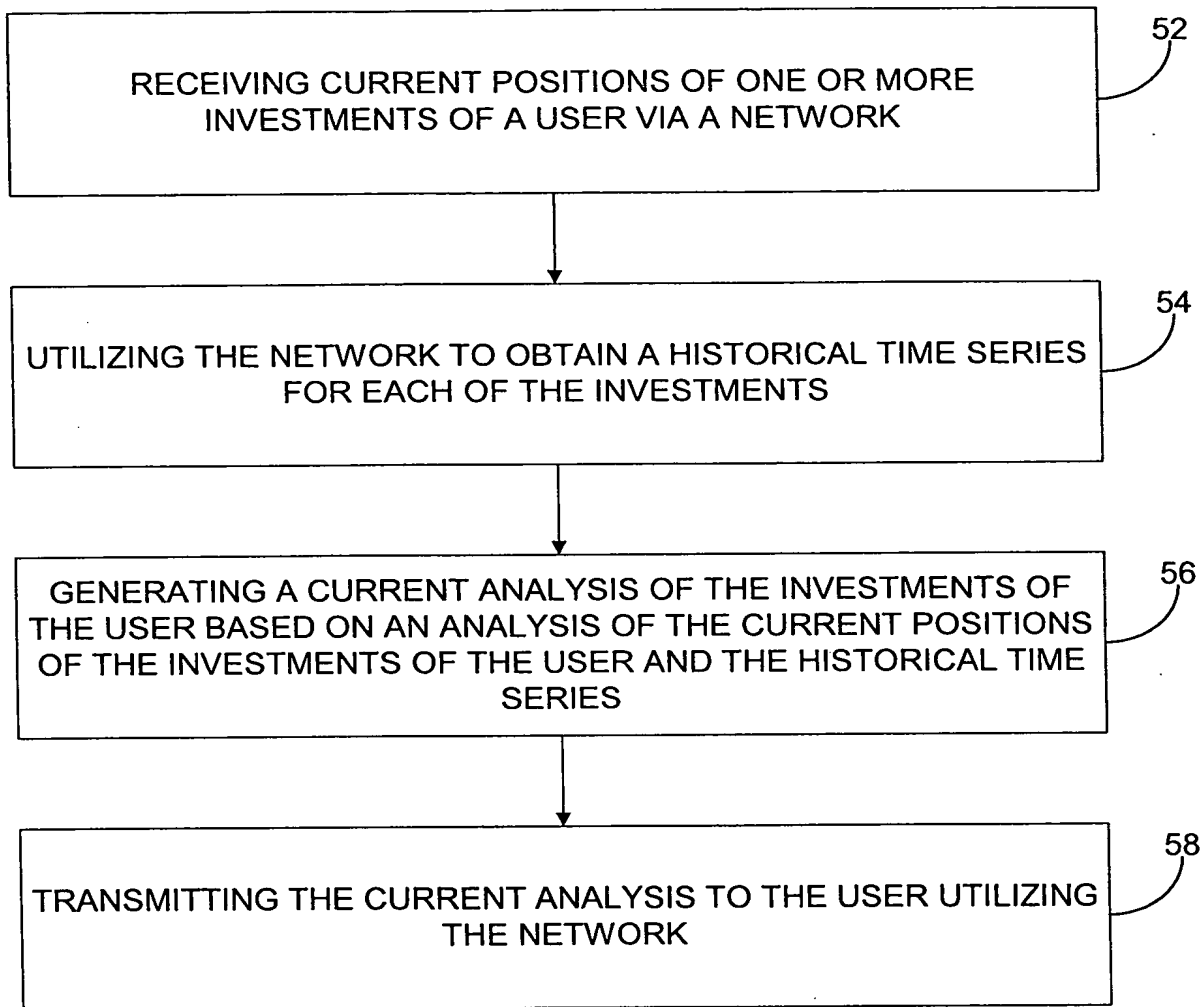
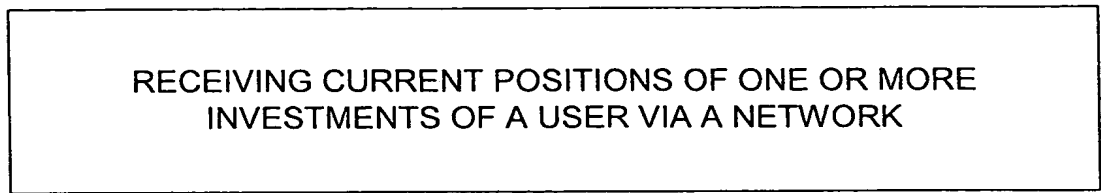
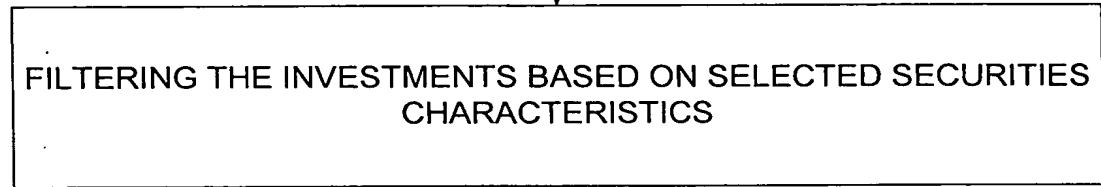


Figure 4

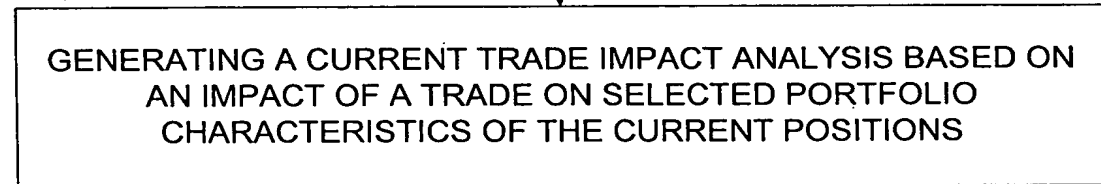
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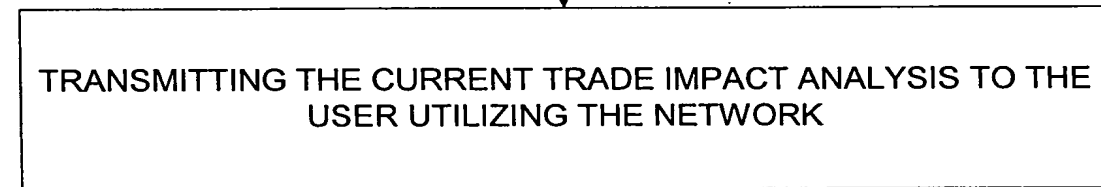
62



64



66



68

Figure 5

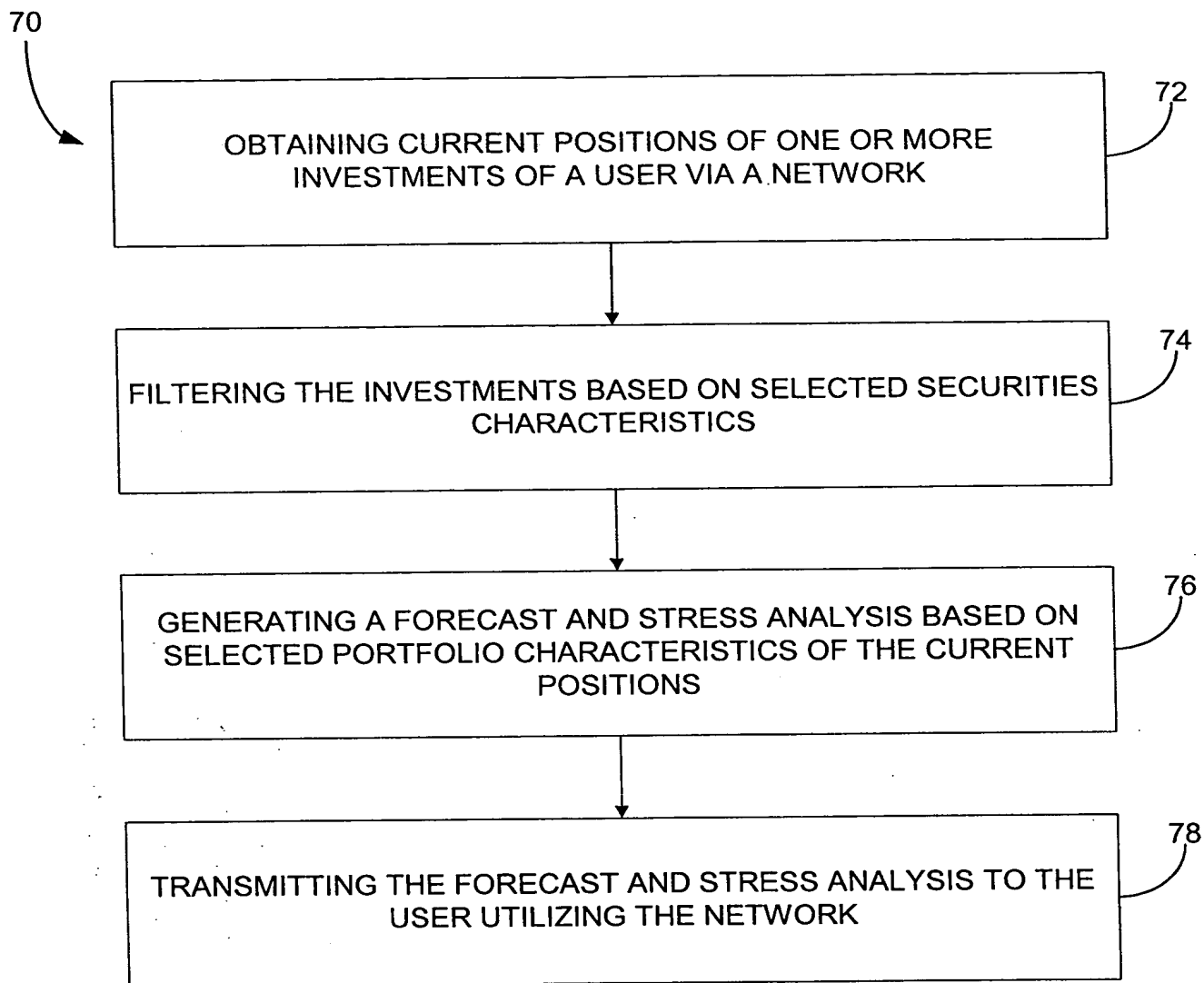


Figure 6

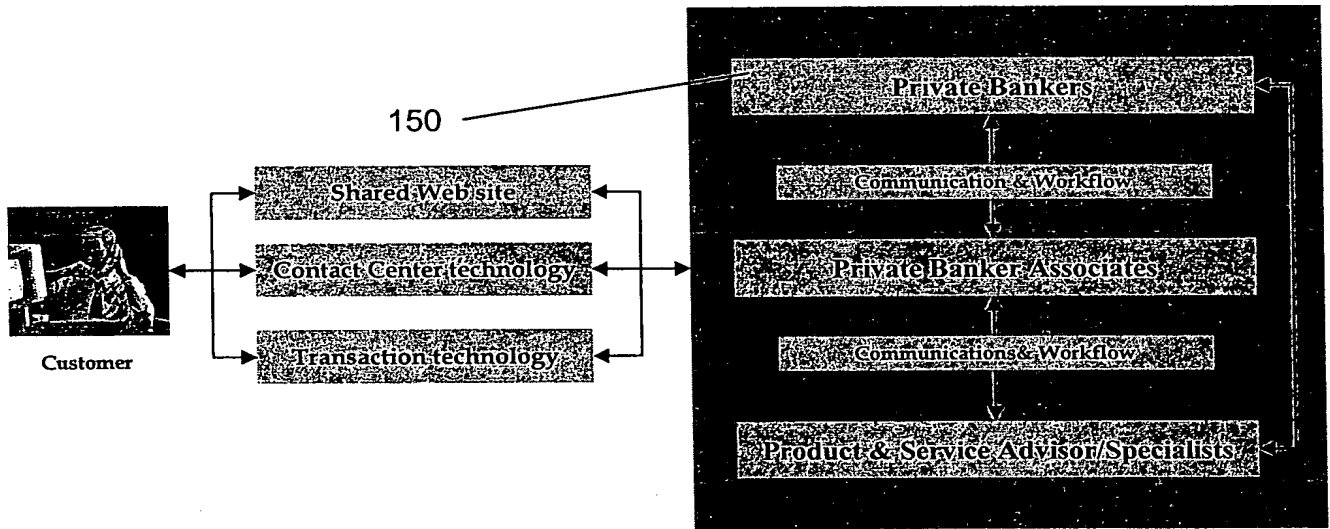


Figure 7

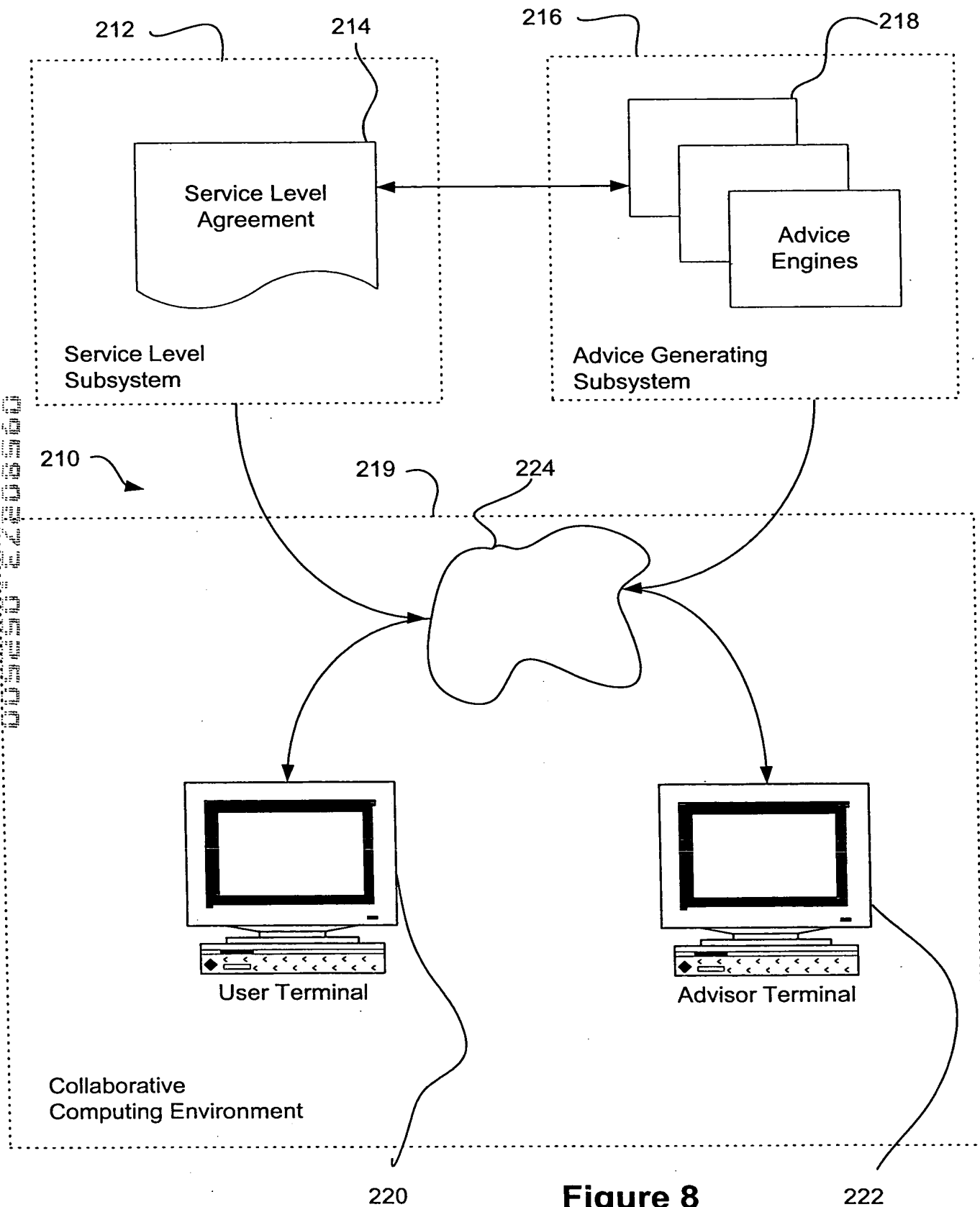


Figure 8

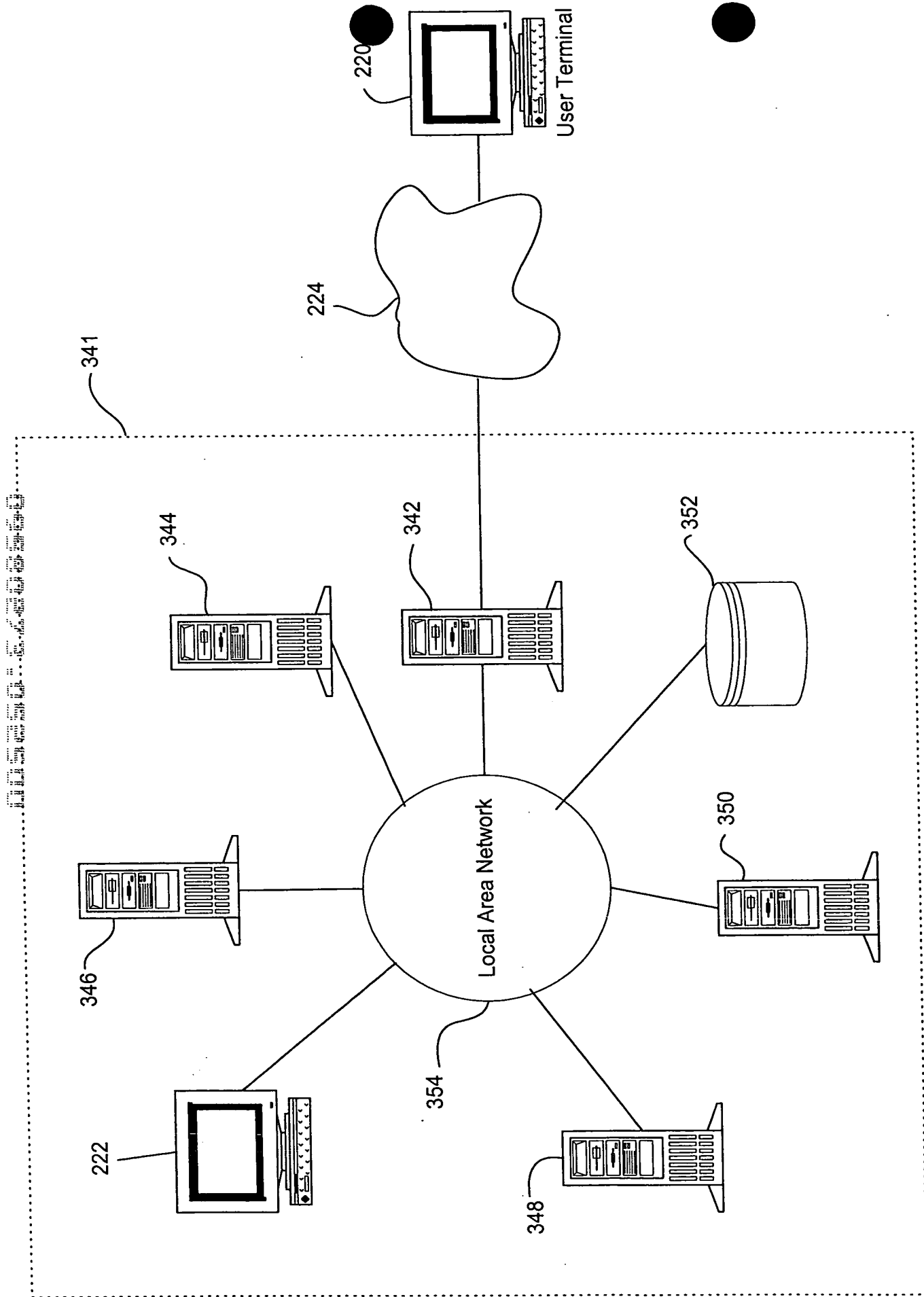


Figure 9

009990 E2208360

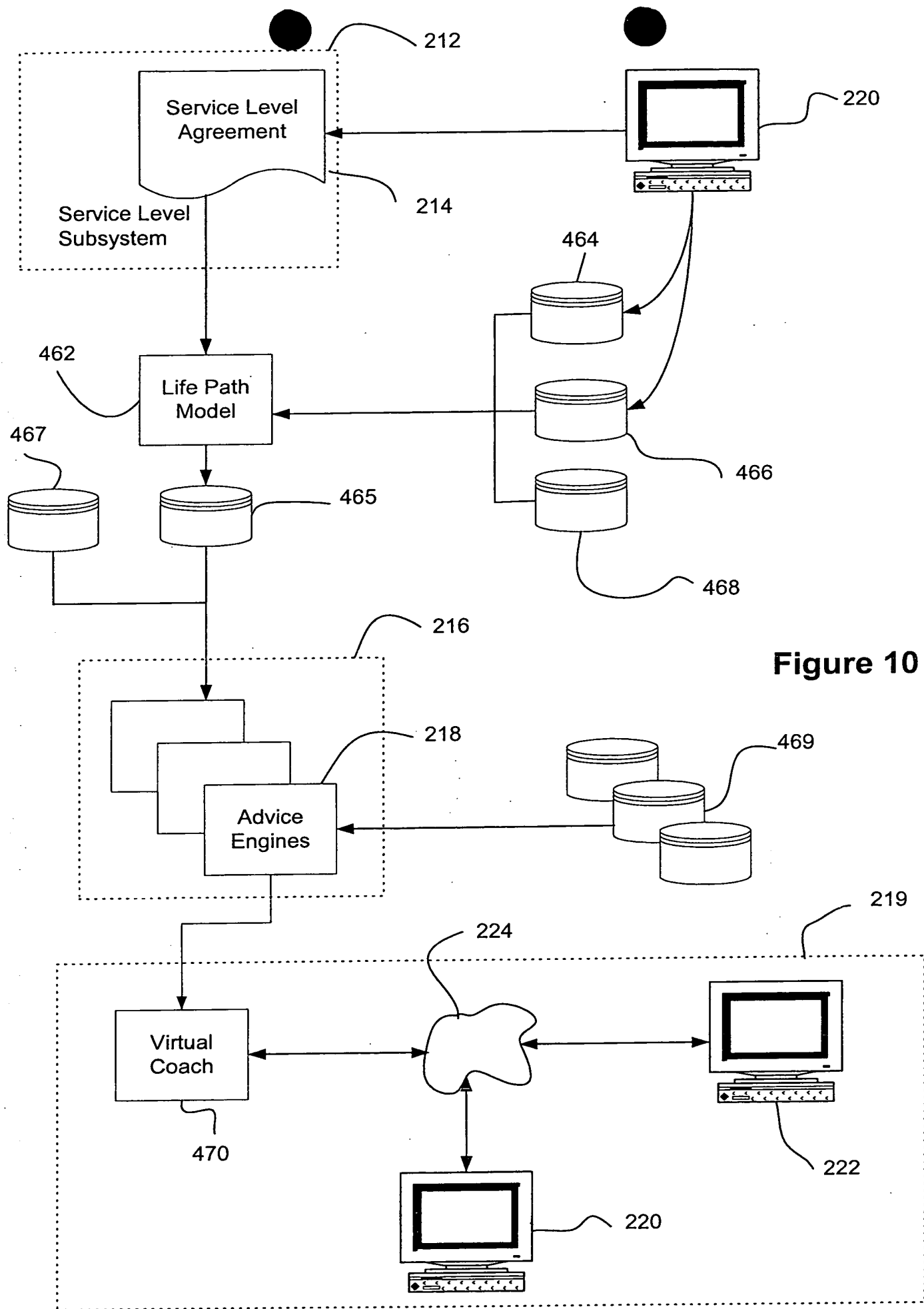


Figure 10

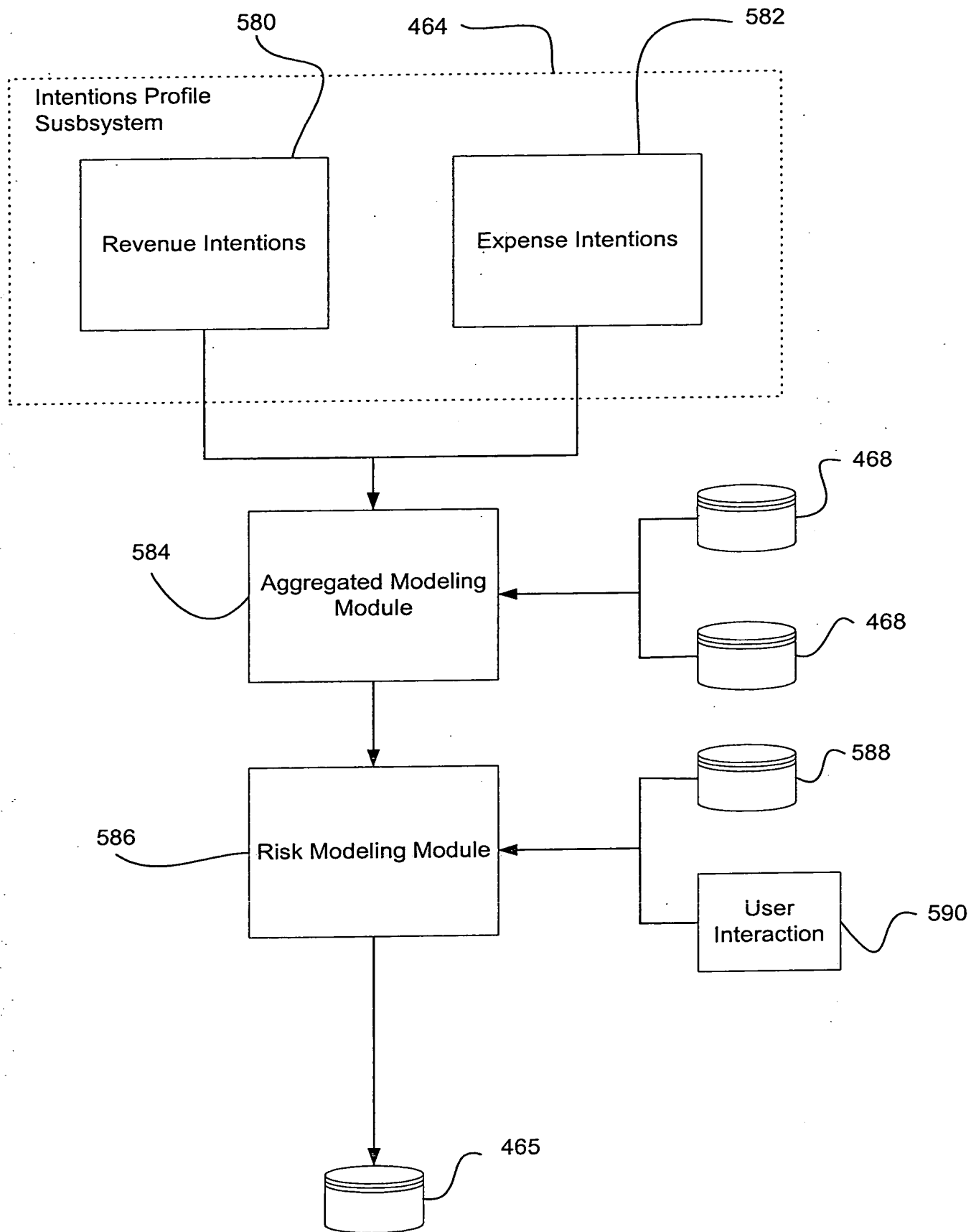


Figure 11

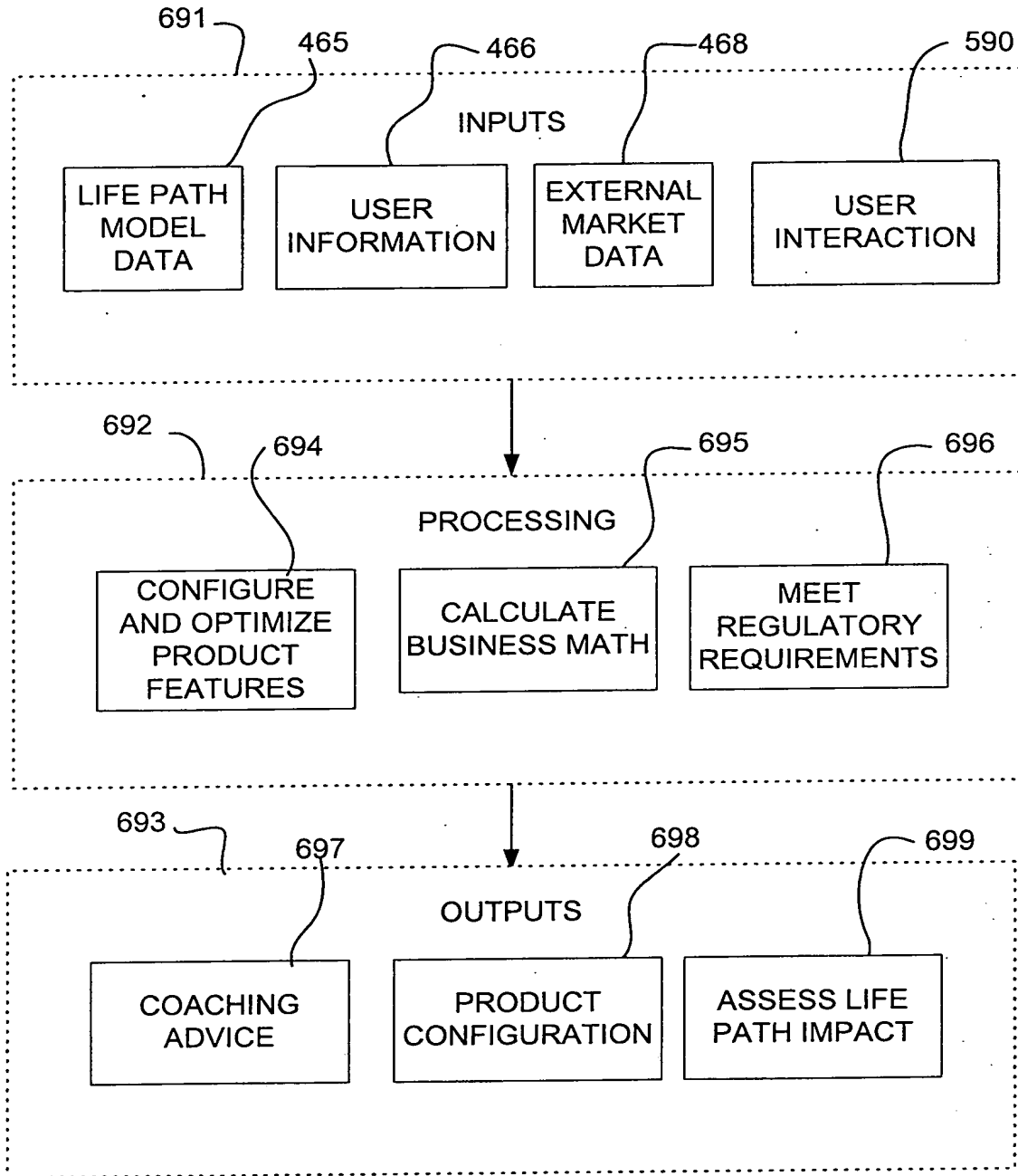
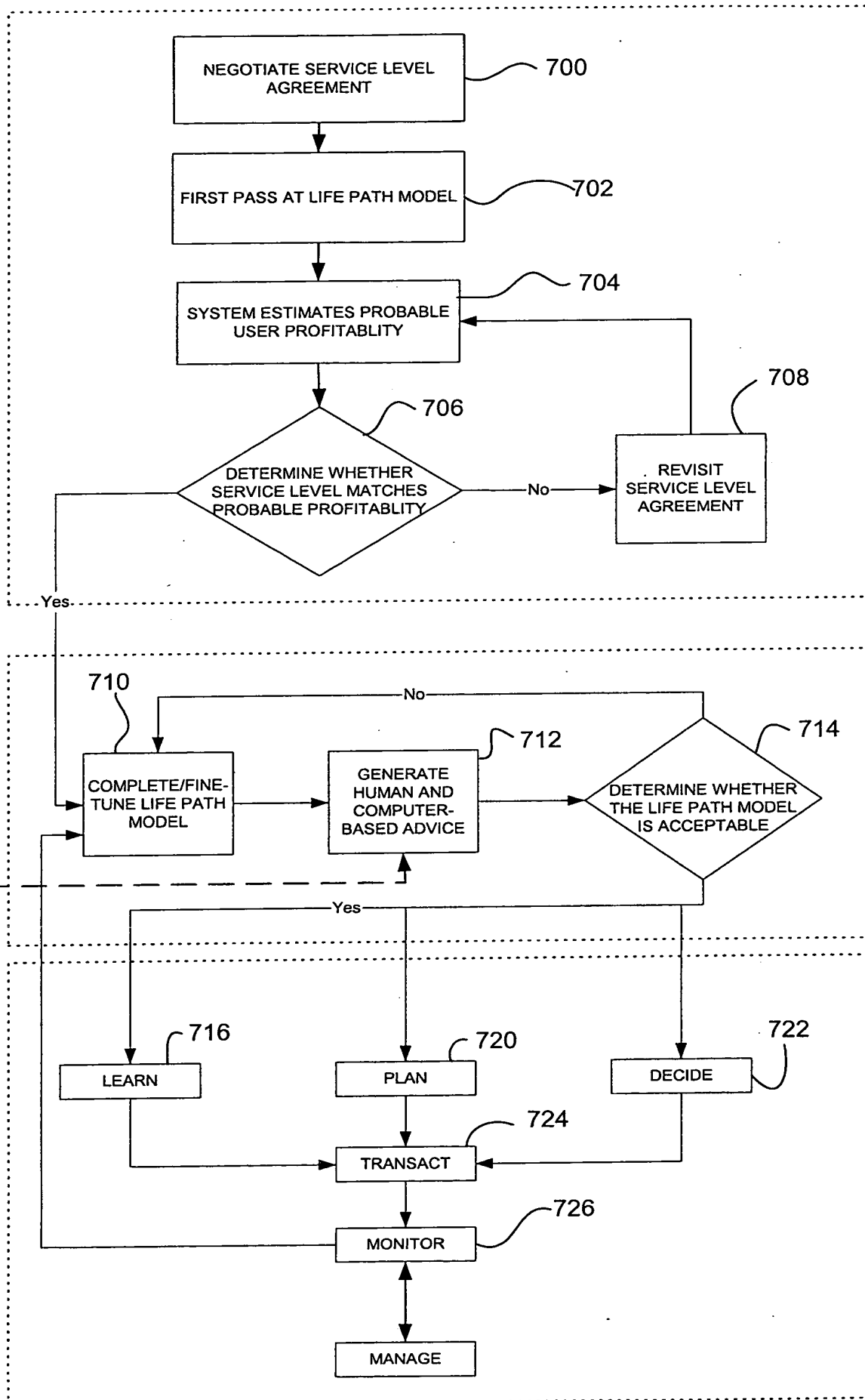


Figure 12



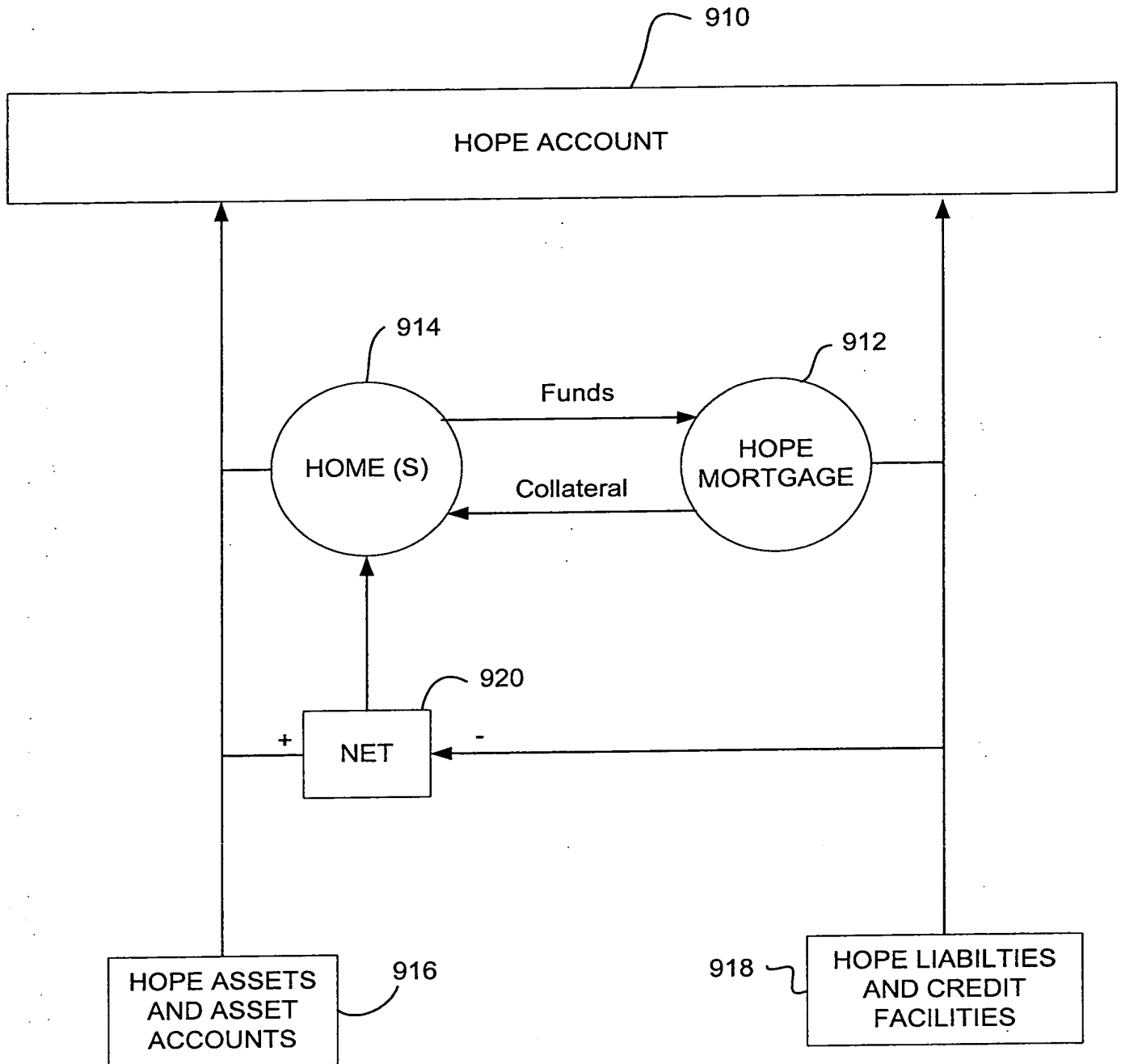



Figure 15



ROYAL BANK
FINANCIAL GROUP

RBFG Home • Site Map • Search • Contact Us • Legal • Français
Apply On-line • Tools • On-line Services

1999
Royal
Rewards
CATALOGUE

Original Award Issued

THE NEXT WAVE

IN ONLINE BANKING

...positions the customer
as an executive decision-
maker

Focuses on high-level learning,
evaluating, deciding and monitoring of
personal finances

...leverages the Advisor to
more effectively serve
clients

The Web site acts as a collaborative
workspace, allowing a trusted Advisor to
share judgement, experience and insight
with customers

...dynamically incorporates each
client's financial goals and
path

The Lifepath™ Model reveals strengths
and weaknesses in the plan, at a glance
...models the balance
between risk & reward

Promotes a deeper understanding of
trade-off decisions

Other RBFG Sites • Security • Your Privacy • Year 2000 • Member Companies

Figure 16A

Figure 16B

The advisor can communicate through videocam or stills. The rich functionality of the Web site supports the trusted advice relationship with communication tools and intelligent resources.

A Virtual Coach 'watches' the actions of the user and makes targeted comments.

Current online banking is merely transactional. The Next Wave moves up to an executive approach, supporting learning, planning, deciding, transacting and monitoring activities.

PRODUCTS & SERVICES

- Deposit Products
- Loan Products
- Mortgage
- Bridge financing
- Consumer
- Home Improvement
- Line of credit
- Credit Card

MONITOR

TRANSACTION

DECIDE

PLAN

LEARN

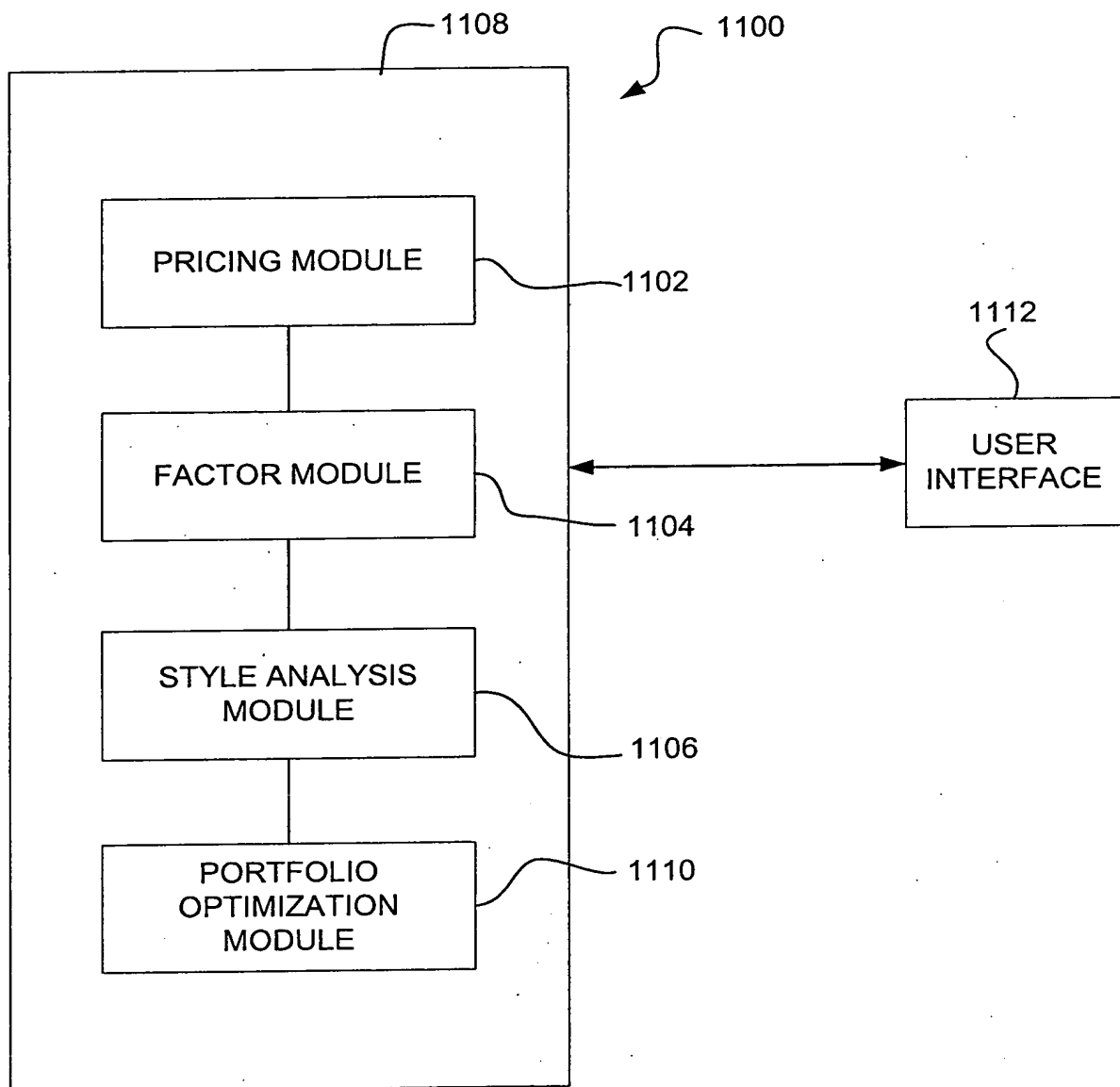


Figure 17

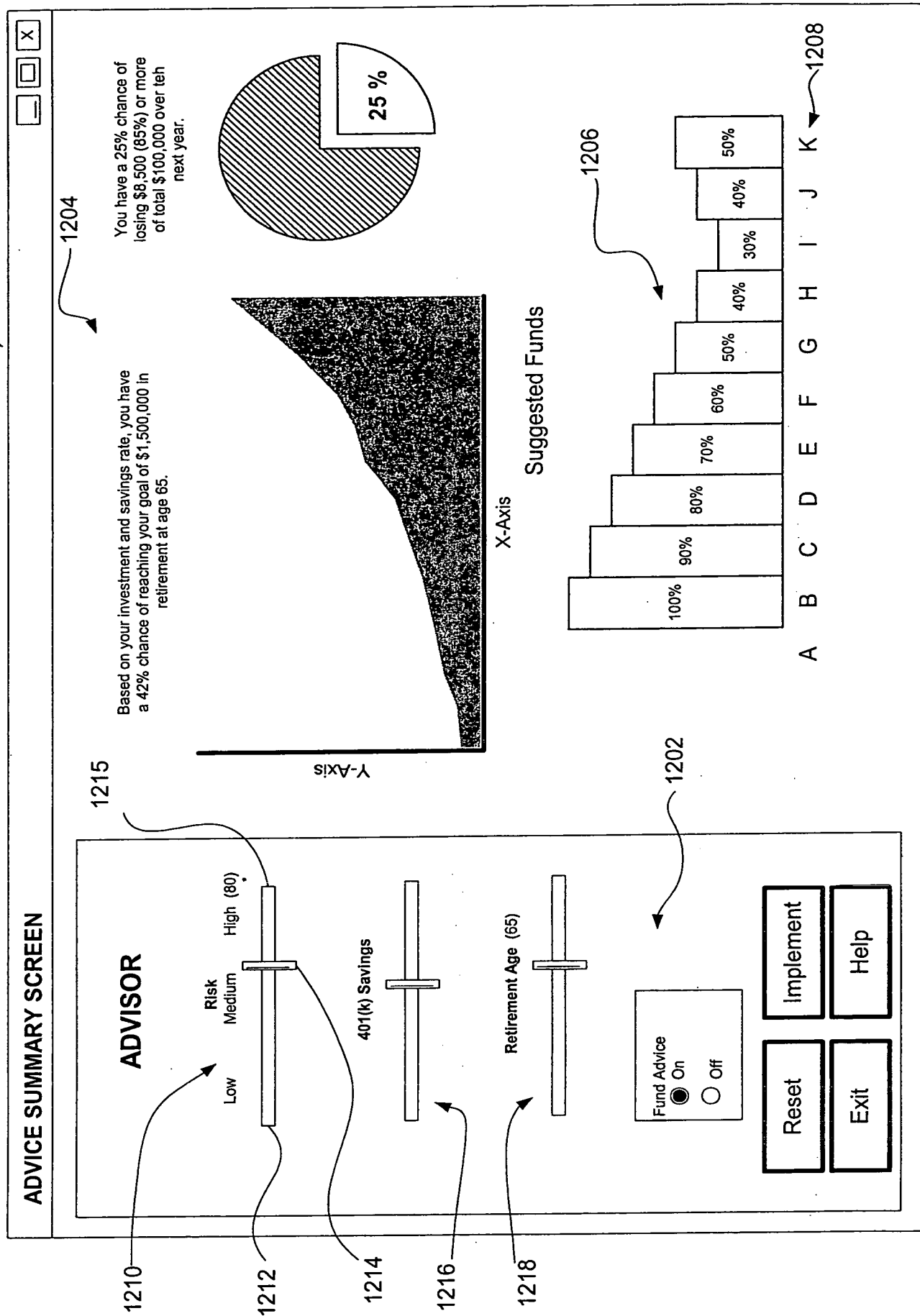


Figure 18

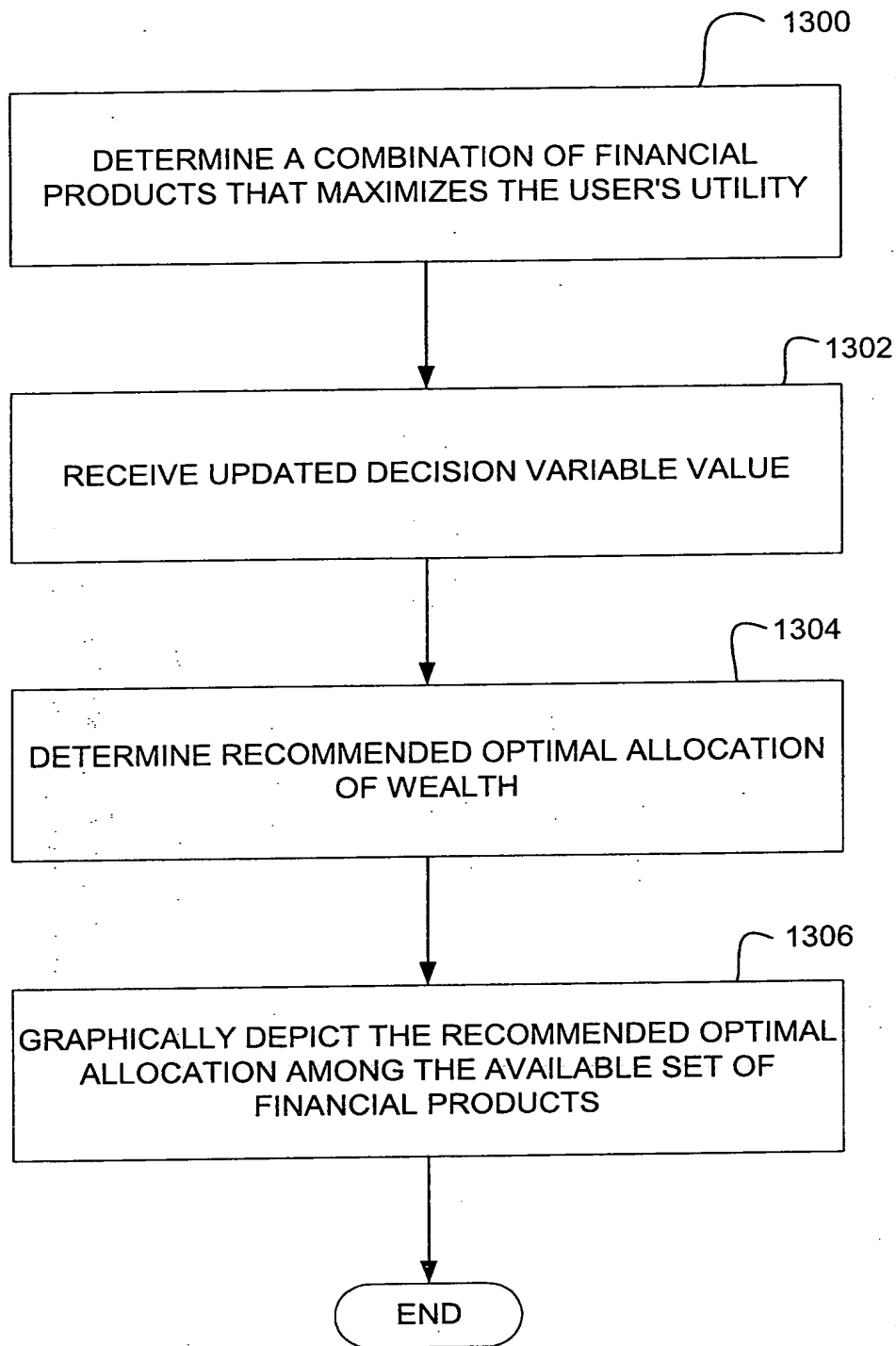


Figure 19

DETECT SELECTION OF FINANCIAL PRODUCT'S GRAPHICAL SEGMENT

WHILE INPUT DEVICE REMAINS ENGAGED, STRETCH
OR SHRINK SEGMENT ACCORDING TO CURSOR
CONTROL MOVEMENT

UPON DISENGAGEMENT OF INPUT DEVICE, LOCK
THE GRAPHICAL SEGMENT

**DETERMINE OPTIMAL ALLOCATION OF WEALTH
AMONG REMAINING FINANCIAL PRODUCTS**

GRAPHICALLY DEPICT THE RECOMMENDED OPTIMAL ALLOCATION AMONG THE REMAINING FINANCIAL PRODUCTS

END

Figure 20

Investment Portfolio Management

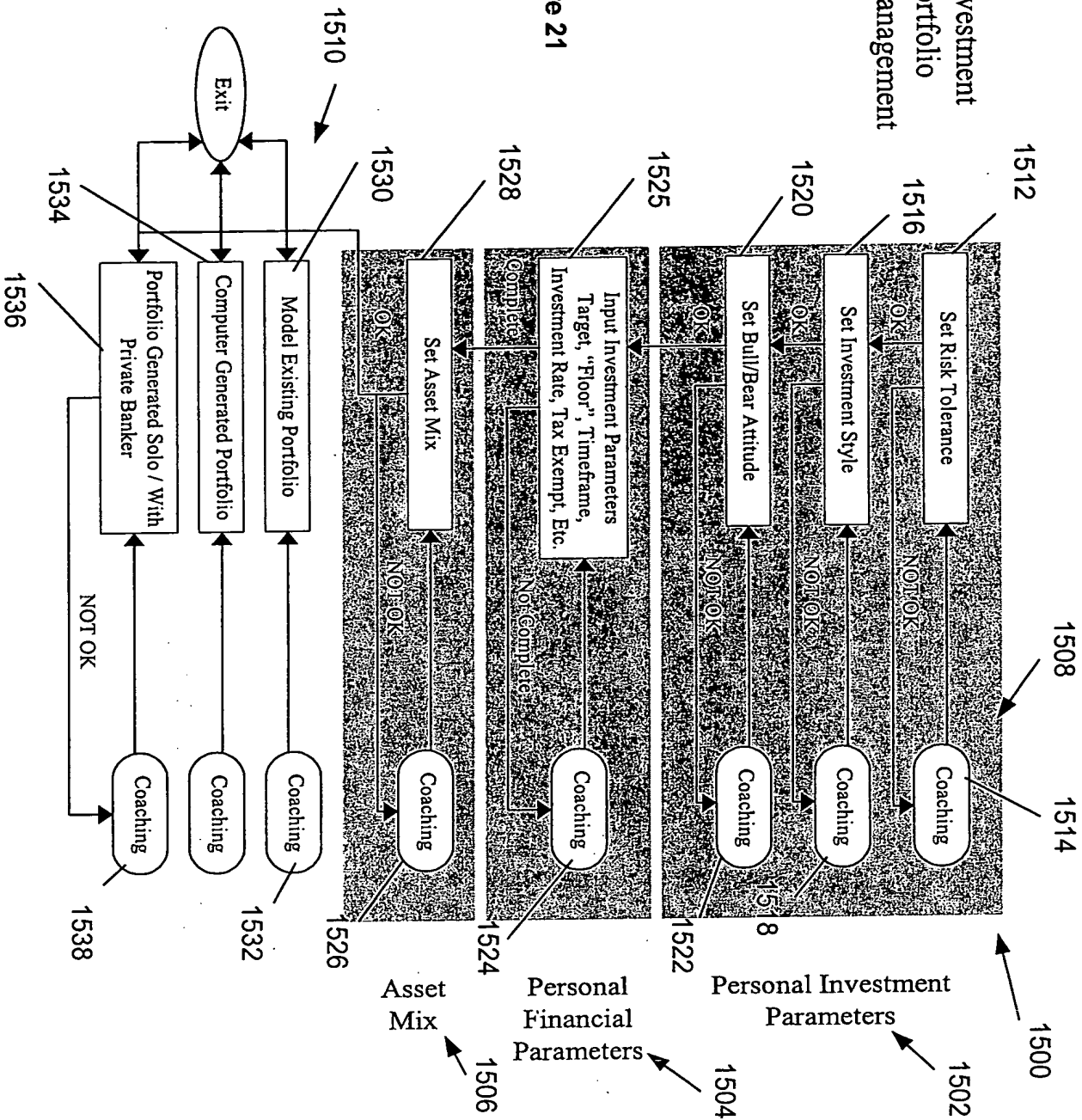


Figure 21

Computer
Generated
Portfolio
(No Coaching)

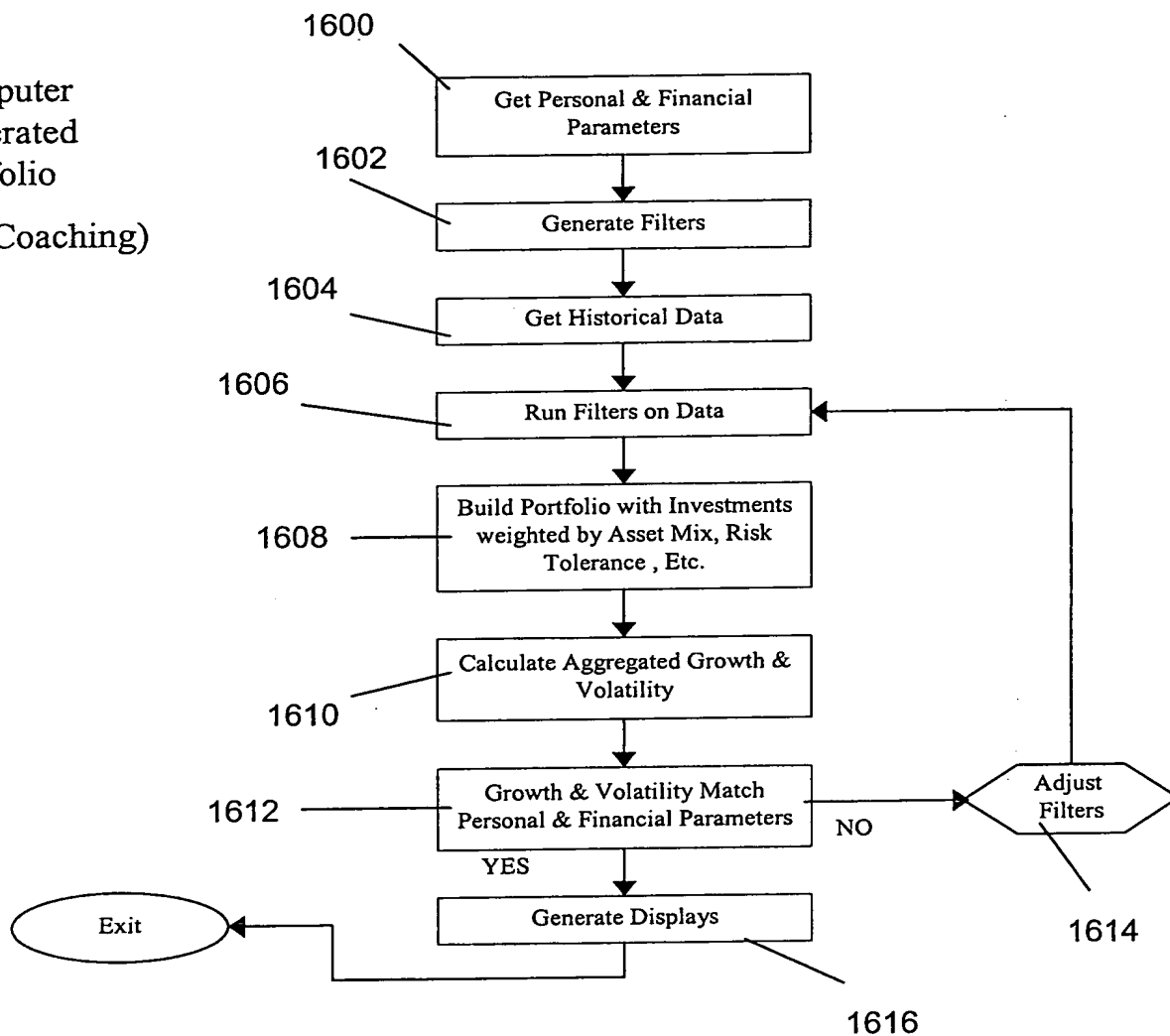


Figure 22

Model Existing
Portfolio

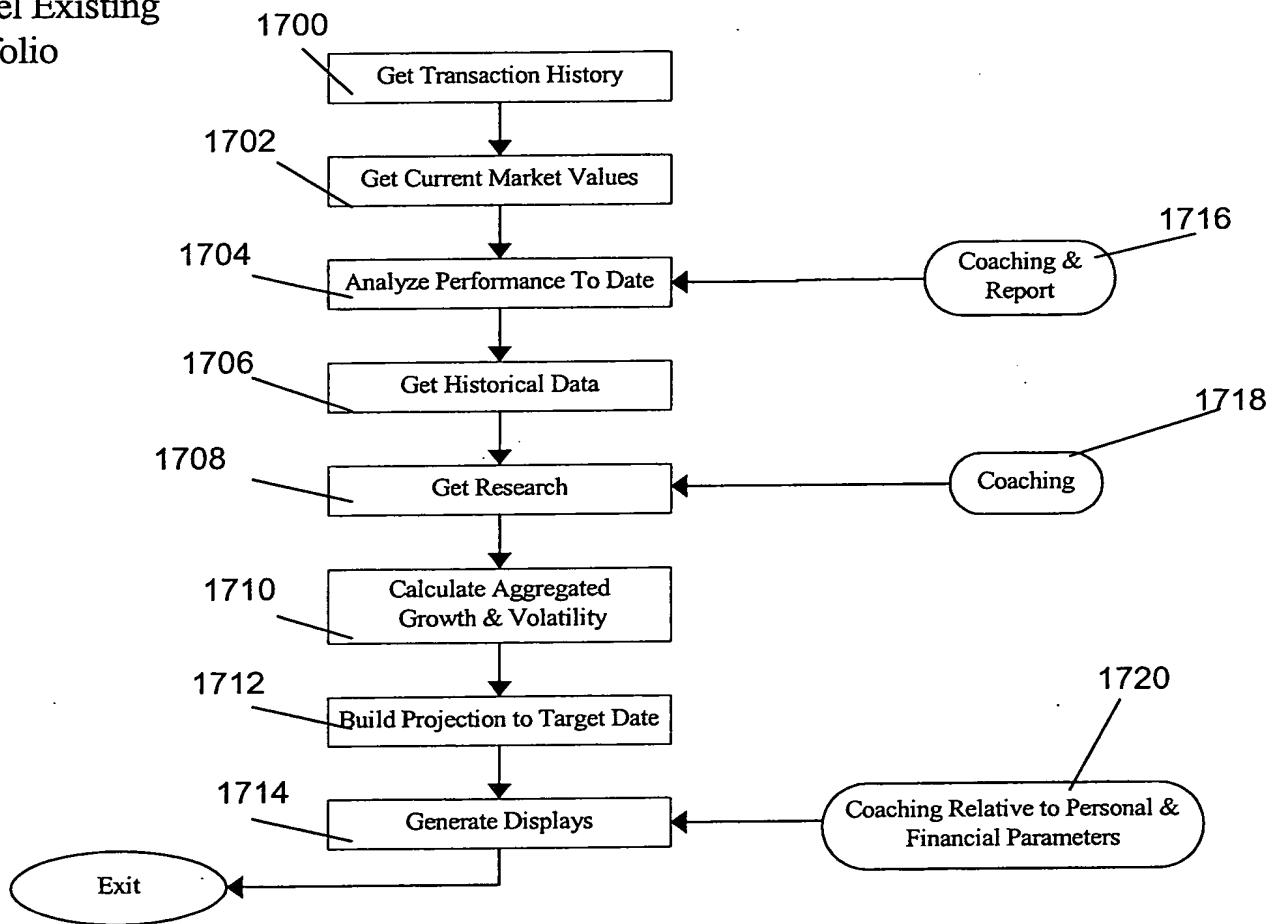


Figure 23

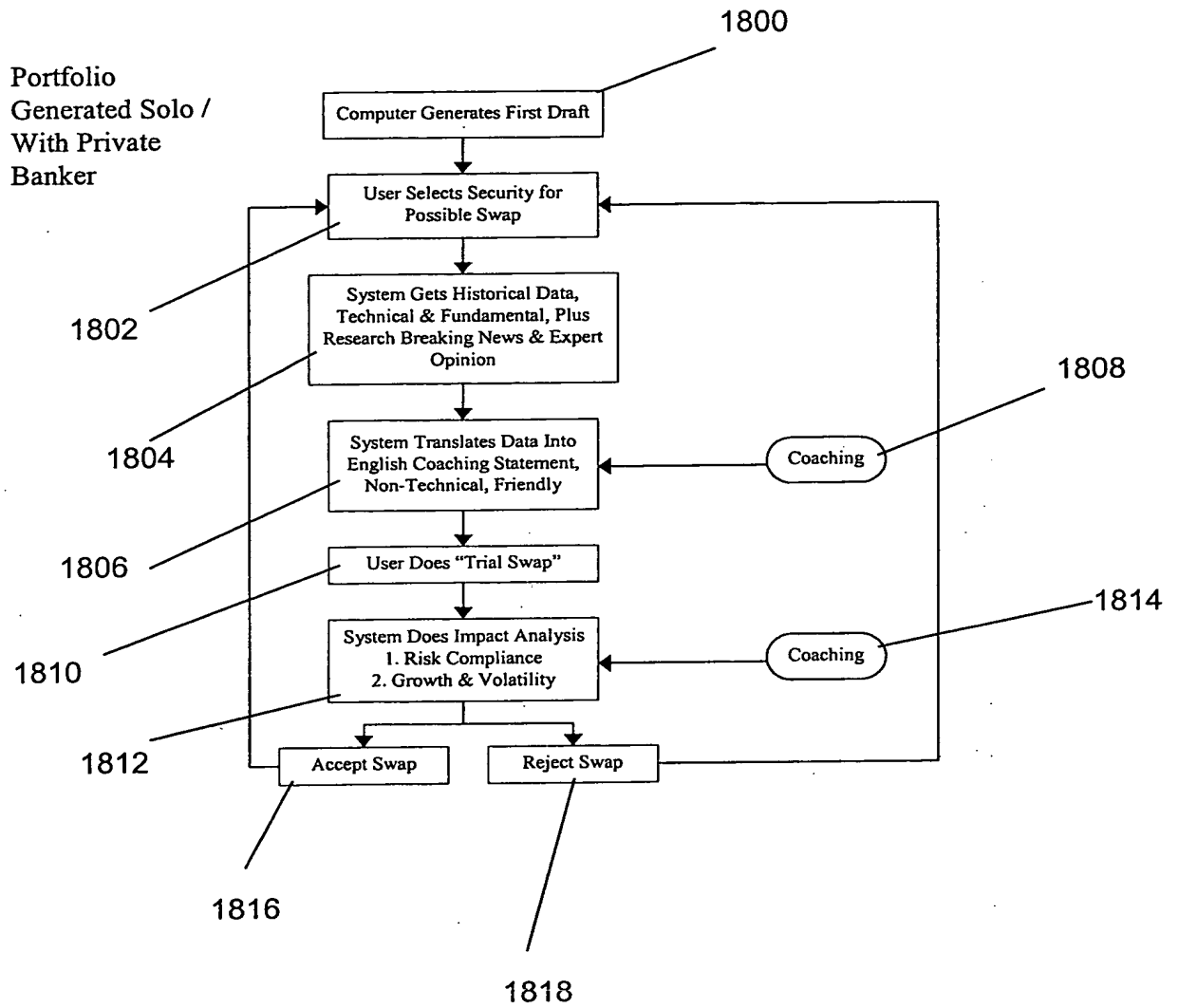


Figure 24

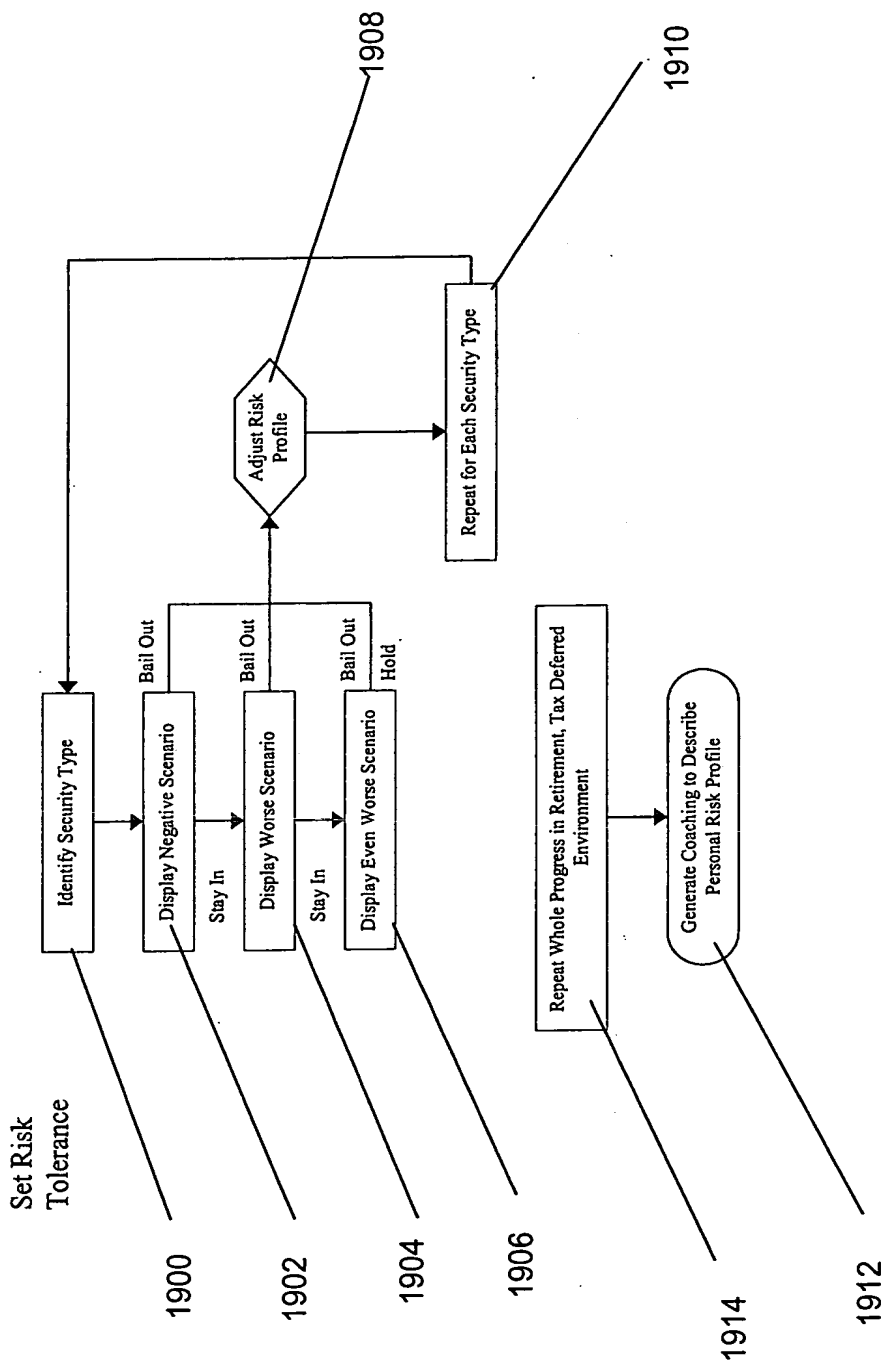


Figure 25

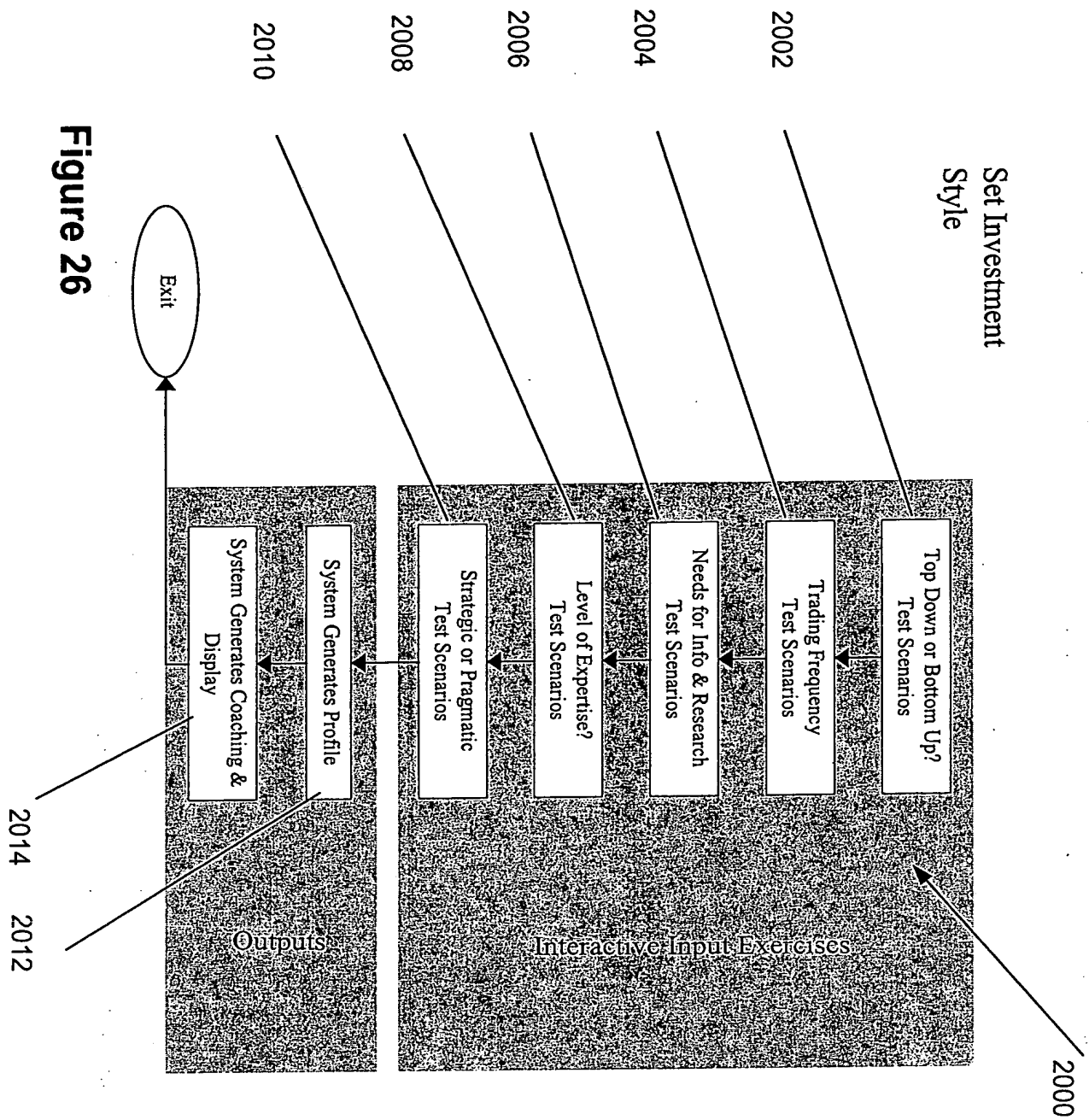


Figure 26

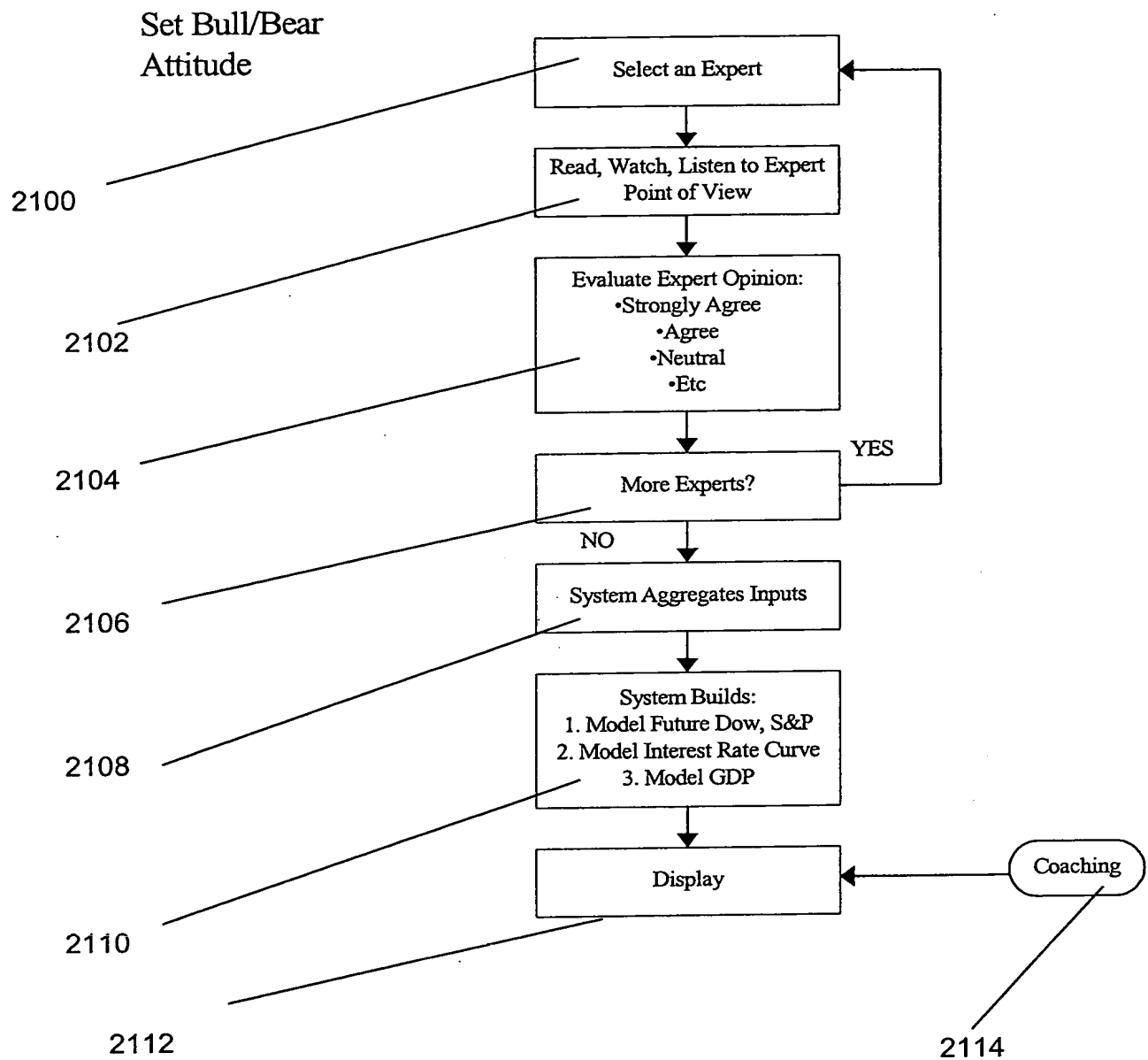


Figure 27

2200

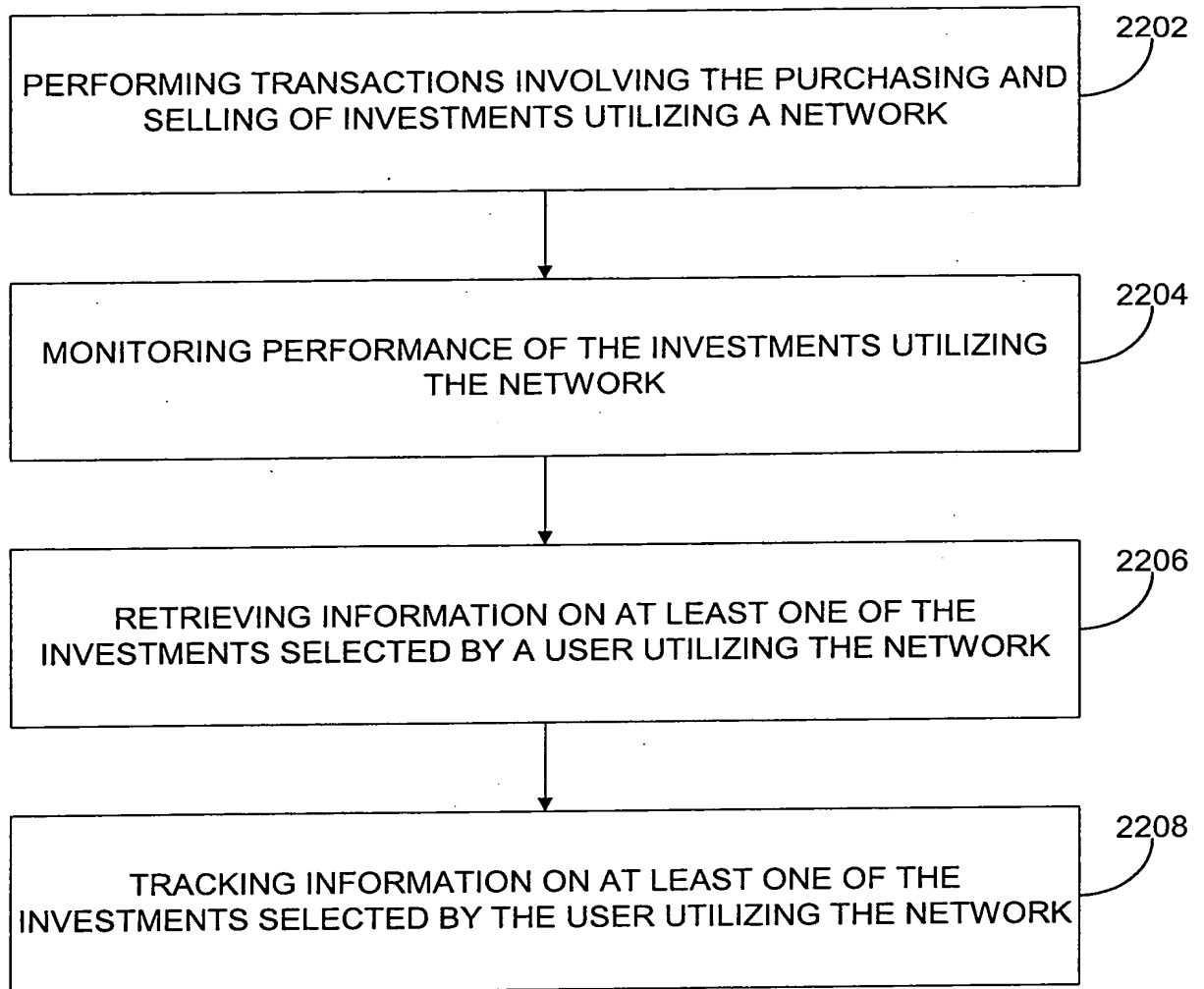


Figure 28

2300

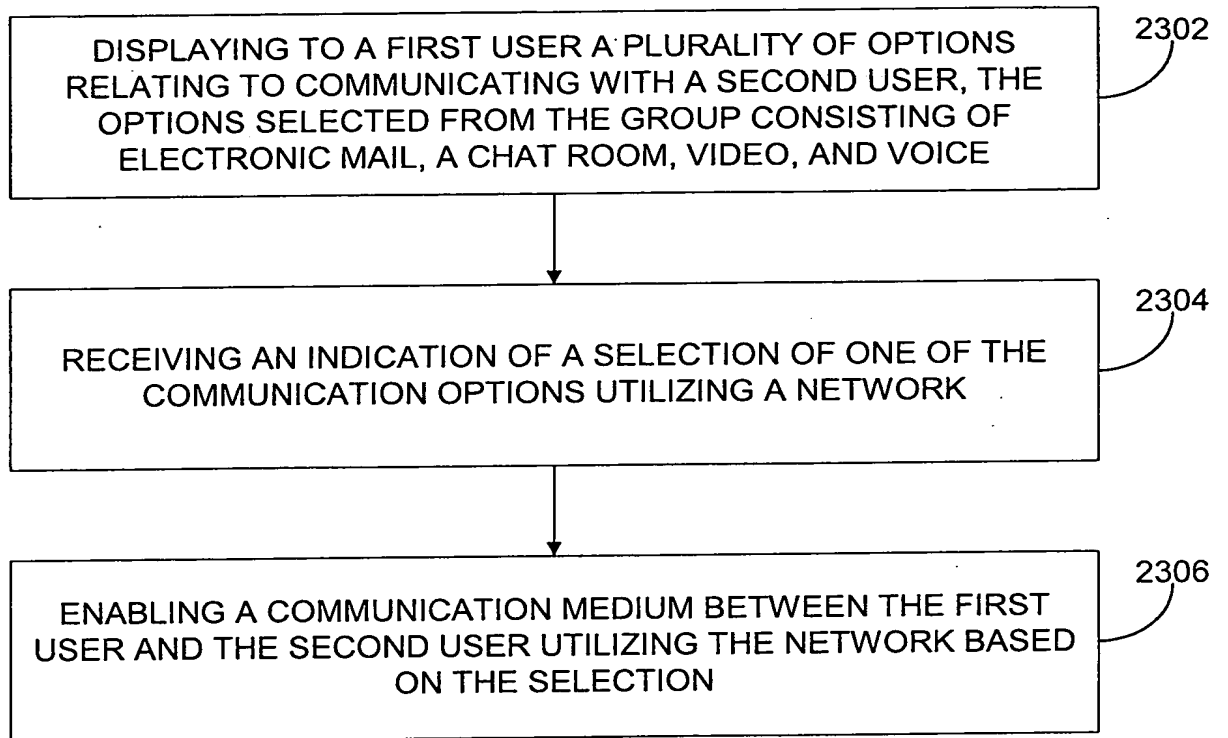


Figure 29

2400

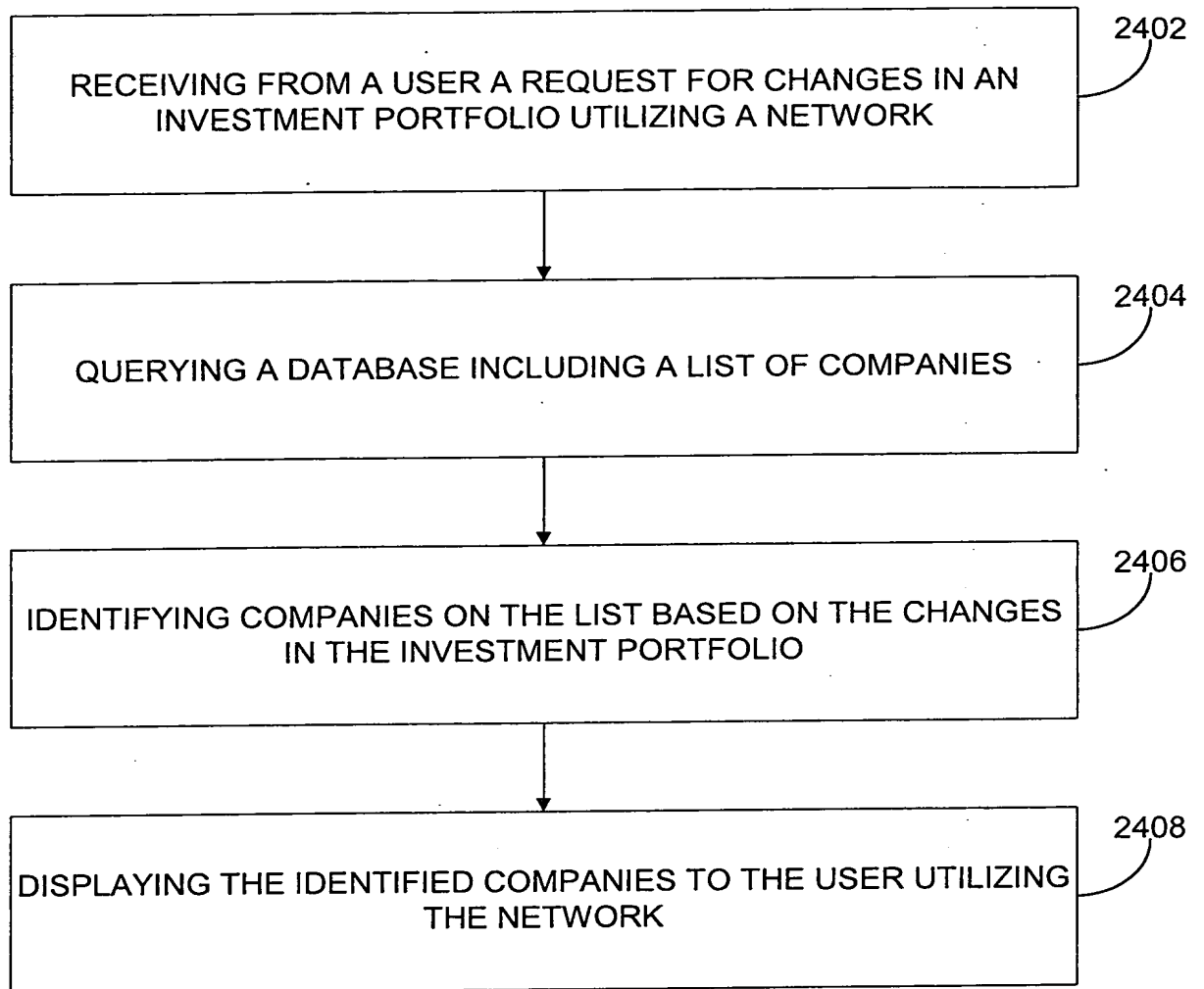


Figure 30

2500

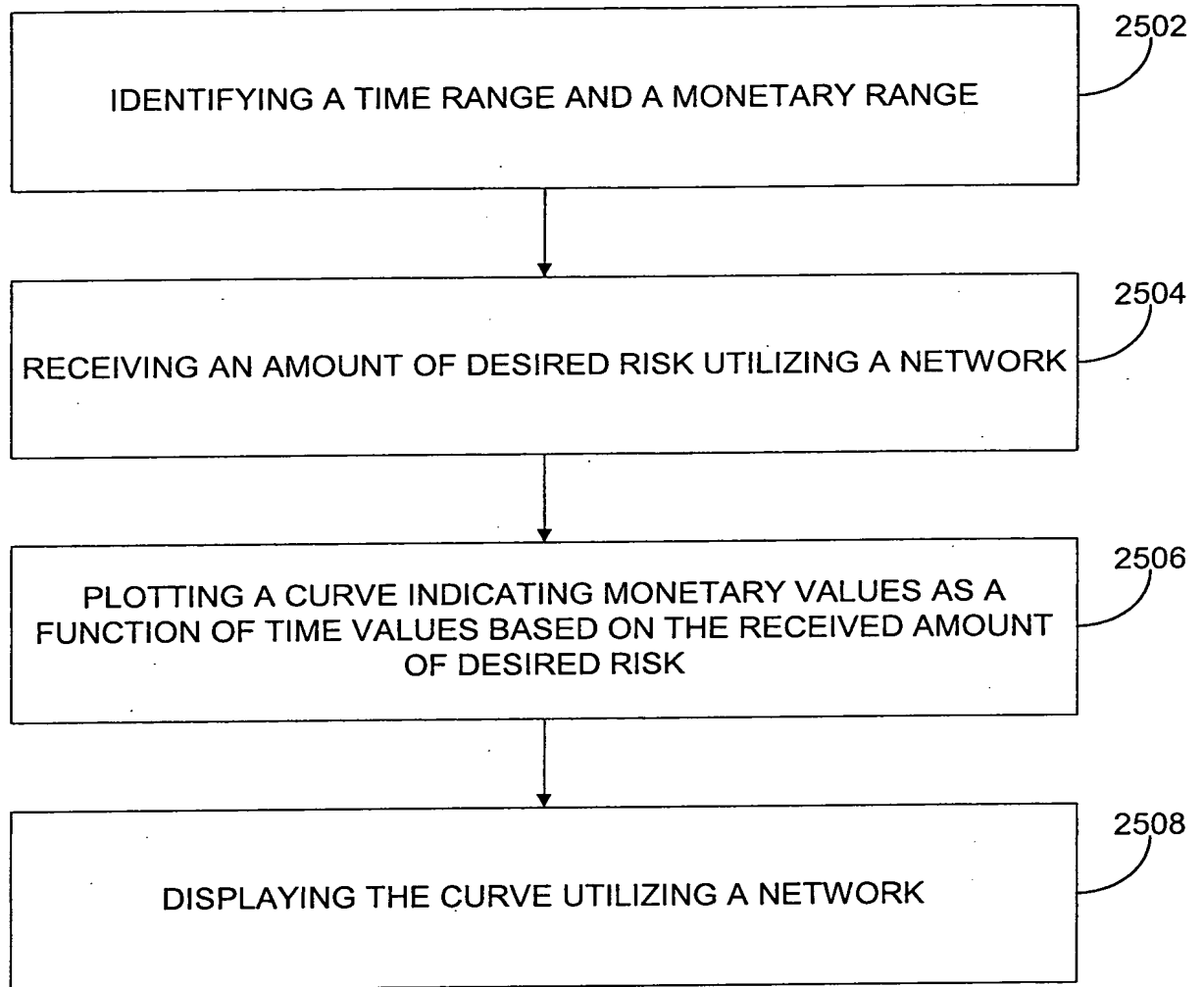


Figure 31

2600

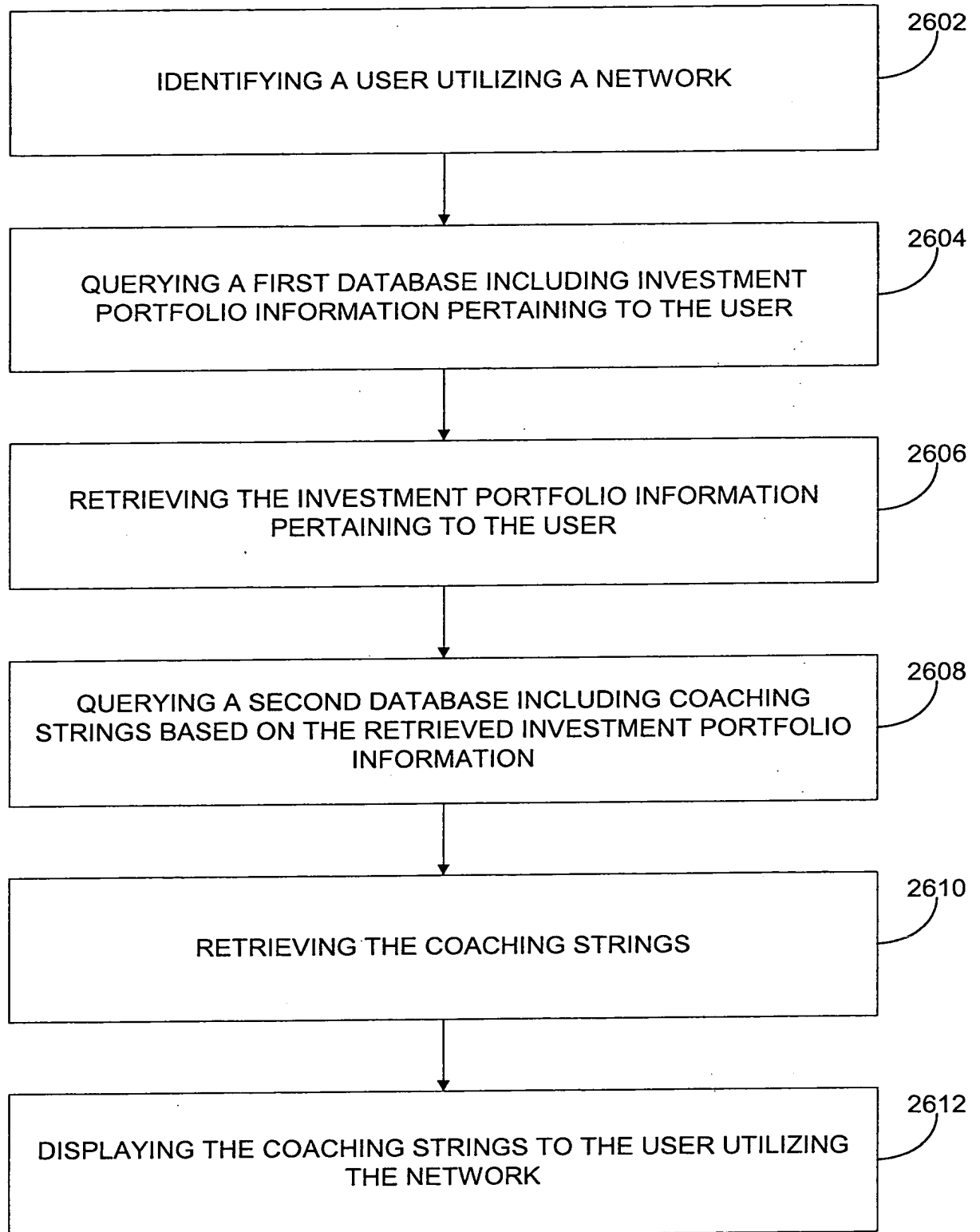


Figure 32

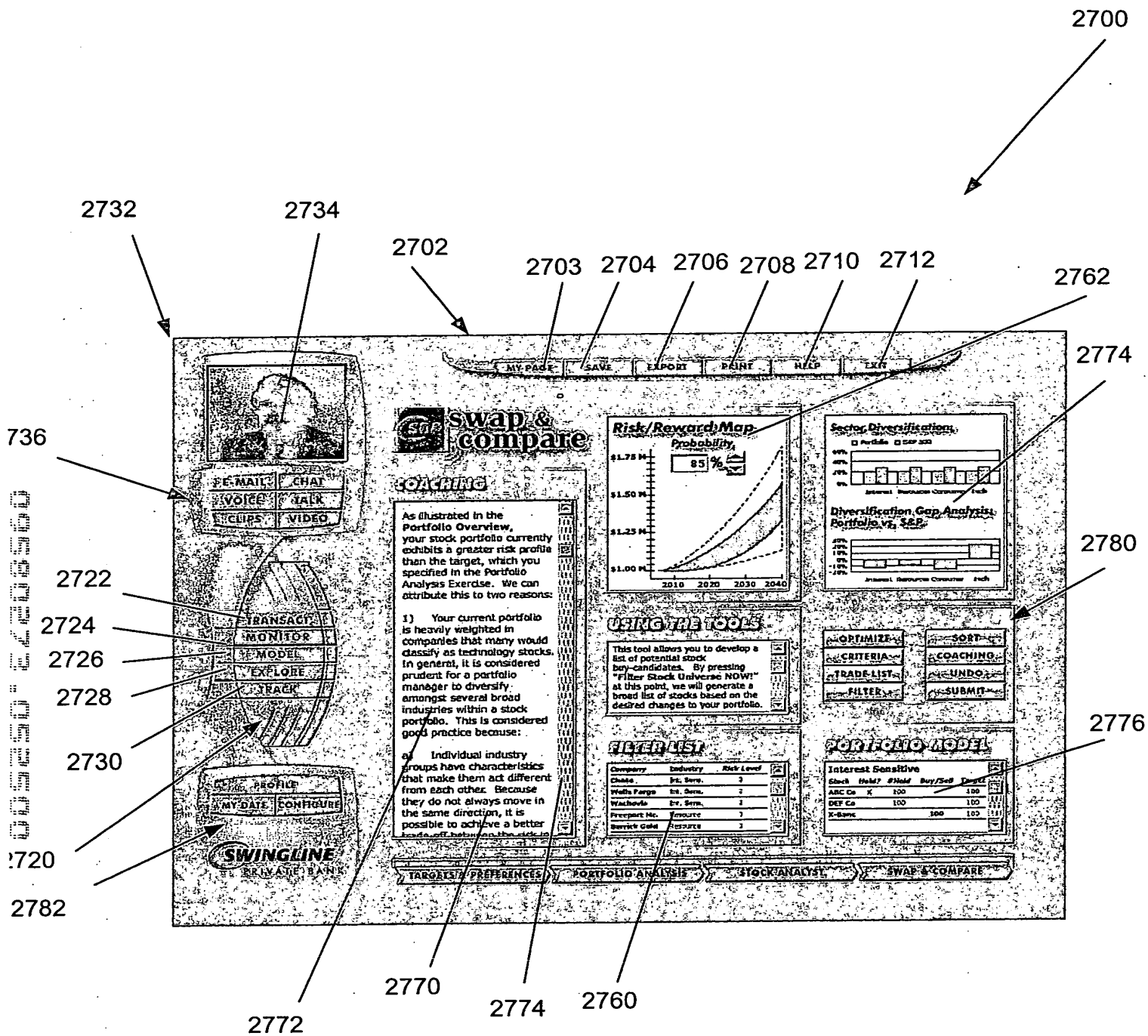


Figure 33

009690 8208360

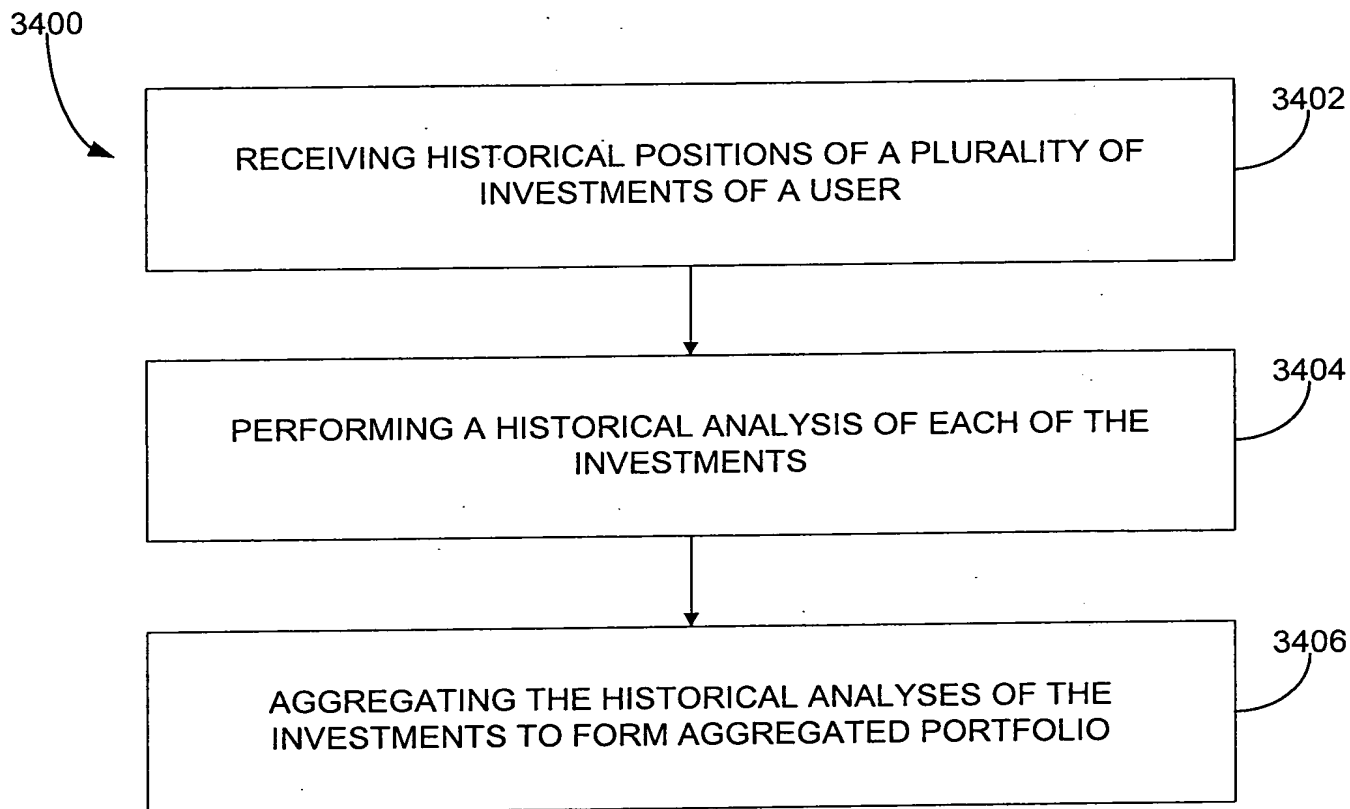


Fig. 34

3500

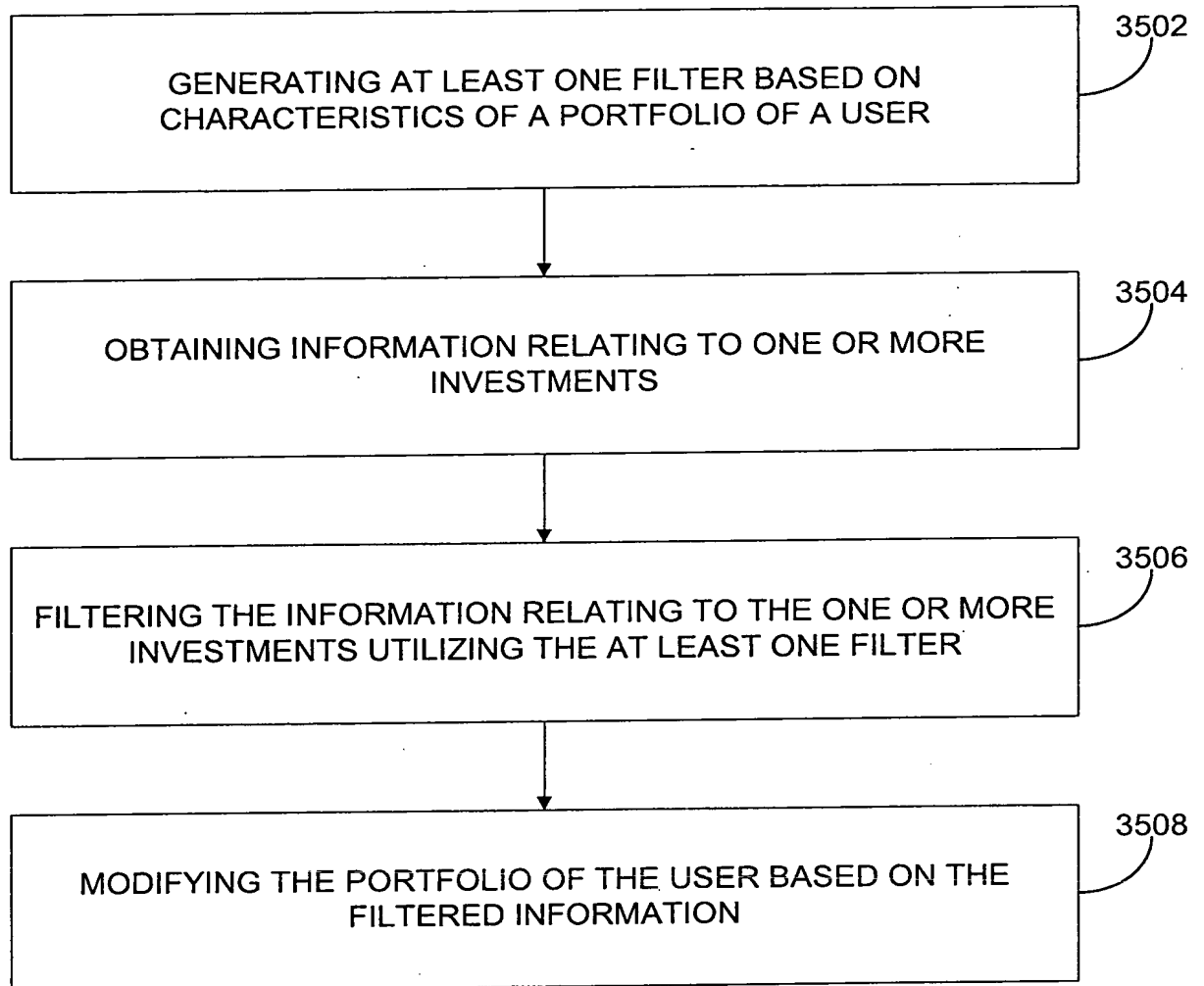


Fig. 35

3600

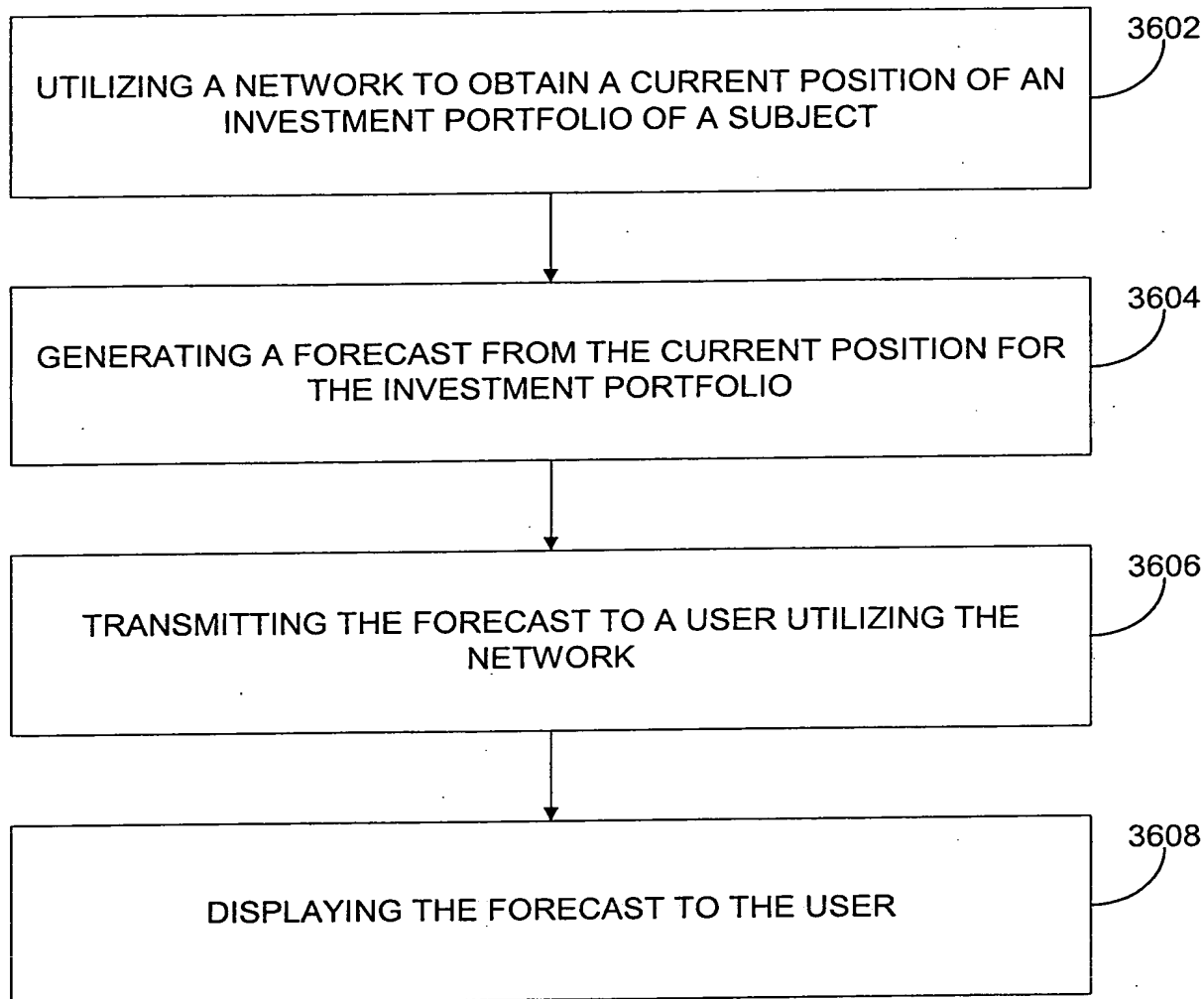


Fig. 36

3700

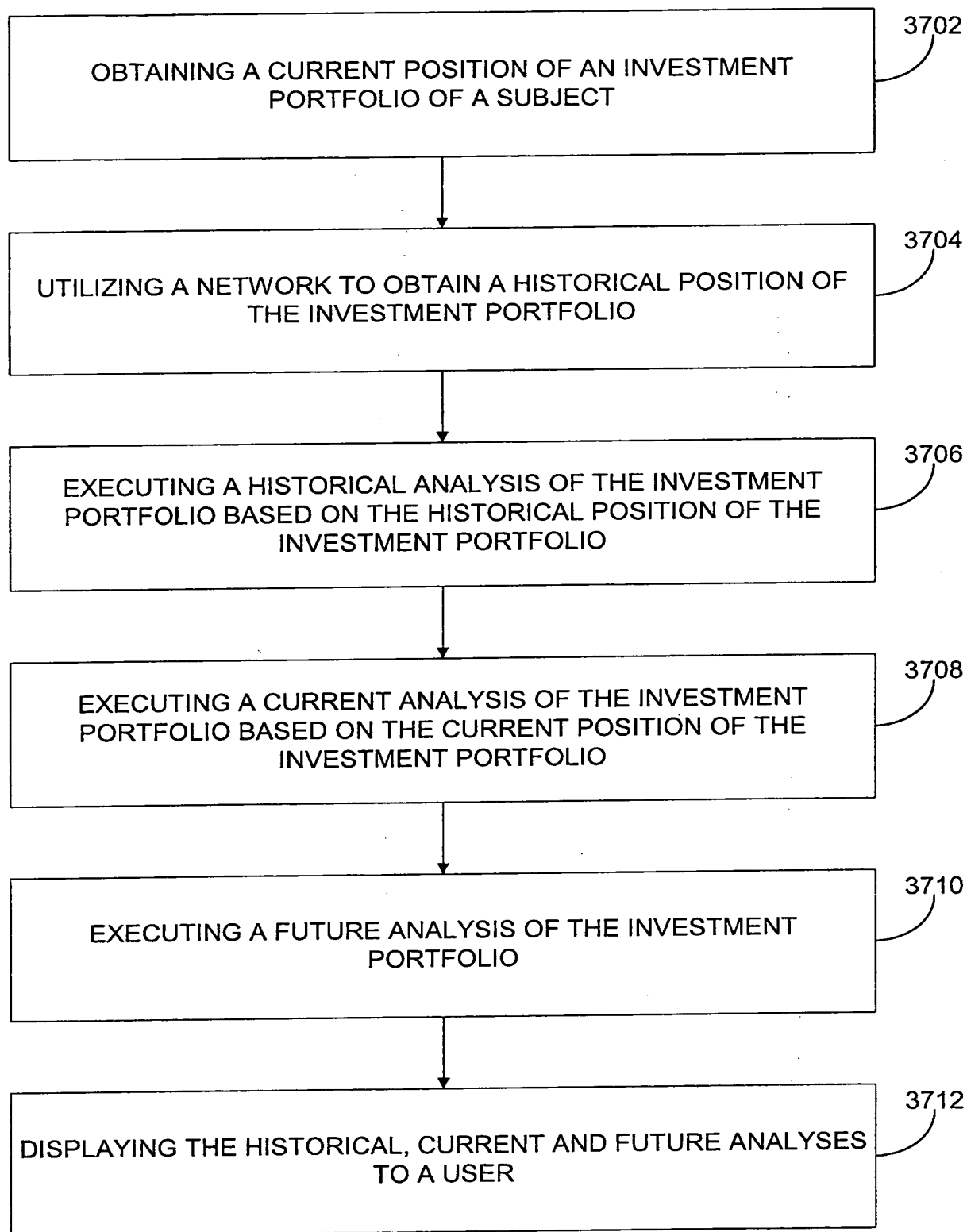


Fig. 37

3800

REQUESTING INFORMATION ABOUT AN INVESTMENT PORTFOLIO
FROM A USER UTILIZING A NETWORK

3802

RECEIVING INFORMATION ABOUT THE INVESTMENT PORTFOLIO
FROM A USER UTILIZING A NETWORK WHEREIN THE RECEIVED
INFORMATION INCLUDES HISTORICAL INFORMATION ABOUT THE
INVESTMENT PORTFOLIO

3804

PERFORMING A HISTORICAL ANALYSIS OF THE INVESTMENT
PORTFOLIO UTILIZING THE RECEIVED INFORMATION ABOUT THE
INVESTMENT PORTFOLIO

3806

TRANSMITTING THE HISTORICAL ANALYSIS OF THE INVESTMENT
PORTFOLIO TO THE USER UTILIZING THE NETWORK

3808

Fig. 38